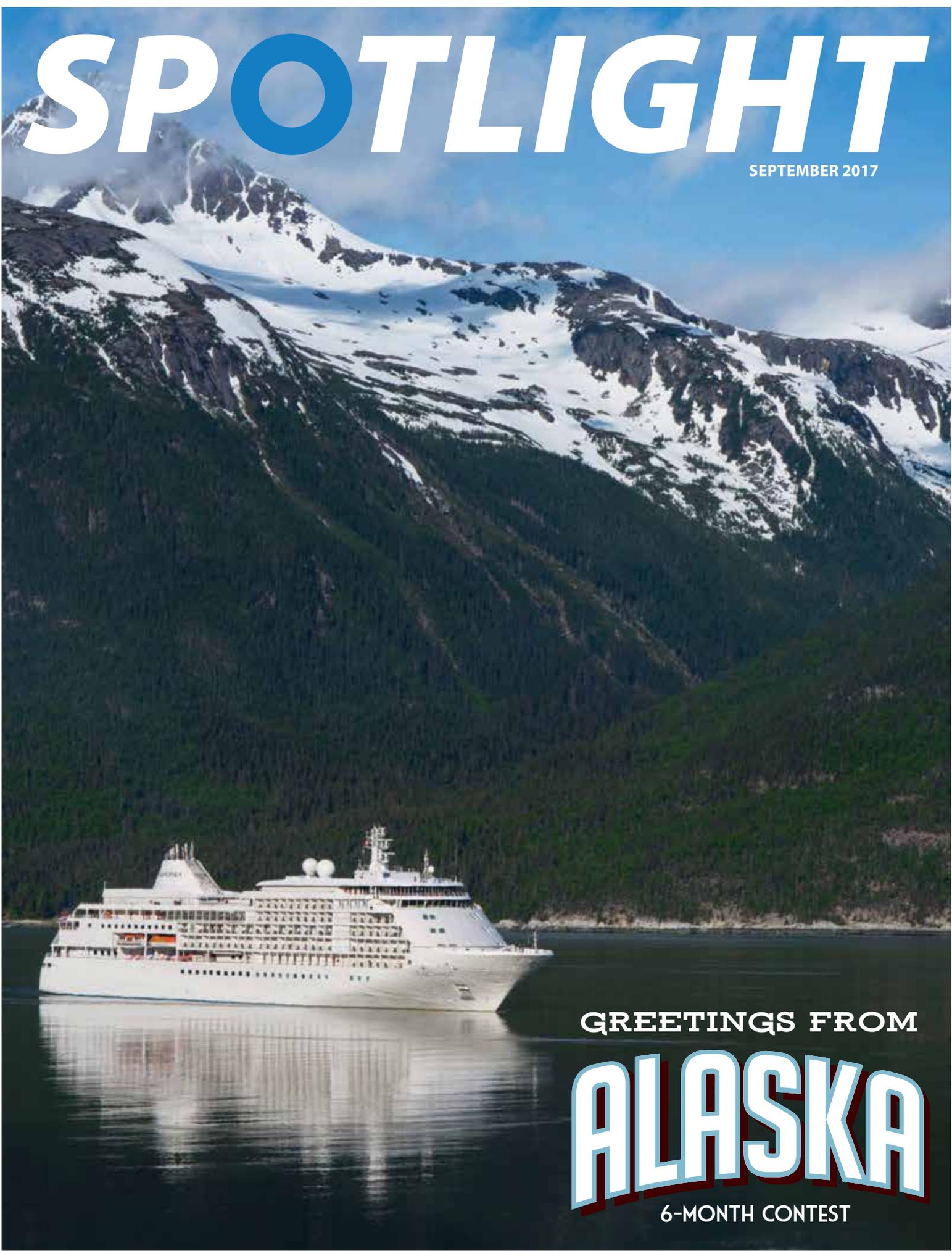


SPOTLIGHT

SEPTEMBER 2017



GREETINGS FROM

ALASKA

6-MONTH CONTEST

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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IT'S MY JOB



Steve Greer
President
AIL Agency Division

SHOW CLASS, HAVE PRIDE, AND DISPLAY CHARACTER. IF YOU DO, WINNING TAKES CARE OF ITSELF. — PAUL 'BEAR' BRYANT

RECENTLY, I CAME ACROSS AN ARTICLE by a guy named David Kadavy that caught my attention. If you're more of a techie than me, you may have caught his podcast called Love Your Work. With a title like that, you might think he's some super motivator. In fact he's a web designer whose way of looking at the world of work has made him a popular blogger and bestselling Amazon author.

In the article, Kadavy talked about the work culture in various places he has lived and visited. He said that when he lived in Buenos Aires, the cab drivers there "made him happy." What a weird thing to say! When is the last time a cab driver made you happy? Kadavy said the cab drivers in Buenos Aires were about as far

removed from their American counterparts as you can get. They wore clean, crisply pressed shirts and ties. They sat upright, gripped the wheel with both hands and were as courteous in their driving as they were in conversation. The cabs were spotless and even smelled good. My shoes stuck to the floor in the last cab I rode in, the driver looked like he had slept in his clothes, and my knuckles were white from battling motion sickness while hanging on for dear life.

Kadavy says you can see the same principle at play in Tokyo's transportation system, where you can stand on the subway platform, counting the seconds until the train is due ... and never be off by more than a few seconds. But according to Kadavy, everything in Tokyo is just as precise. How can we explain this?

It's pretty simple, really. It's a shared cultural value that says all work is honorable and it's shameful to not do our job to perfection. It's the idea of "It's my job." That simple phrase holds a certain power that gives us ownership and holds us accountable. It reminds us that we're being depended upon. Our clients need the products we offer and are depending on us to help them protect their families. It reminds us that it's something to be proud of when we do it well.

"It's my job" has the same power to it as saying "they're my kids" (of course I love them). "It's my job" (of course I take it seriously).

You can tap into this power — own it:

- It's my job.
• I serve my clients.
• They depend on me to help them protect their families.
• I deliver quality insurance products and excellent customer service.
• My clients can count on me.
• I am there for my clients on the worst day of their lives.

I hope you'll take a moment today to recognize what your job really is, and feel good about doing it well. Use the power of "it's my job" to move forward, with a sense of urgency and pride.

And what perfect timing! The qualifying period for AIL/NILICO's fabulous 2018 Alaska Cruise Contest will be underway with the start of the 4th Quarter! Here's your chance to view some of the most unspoiled natural beauty on our planet as you enjoy the first class amenities aboard the Silver Shadow. See pages 14-15 for more information.

Who knows? A simple change in attitude could be the key to securing your place on this amazing cruise September 6-13, 2018. Give it your best shot! — the carpe won't diem itself!

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2017, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for Spotlight recognition only.

Table with 2 columns: Retention (72.0%), Net to Gross (80%)

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by Tuesday 10/24 before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by Friday 10/27. eApp business excluded from the 7 day hold should be uploaded by Tuesday 10/31 before 2:00 p.m. CST to count for October production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$6,356,326

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to Page 26-33.

Download the Spotlight App
A digital publication spotlighting top producers of AIL & NILICO
1. Go to the App Store or Google Play
2. Search 'Spotlight Digital'
3. Install the app
4. Launch the app from your device's home screen
5. Allow for Notifications
6. Log in to the app
User Name: ail Password: legacy

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2018 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2018 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Gaylord Palms Resort in Orlando! The convention will be held June 24-27, 2018.



LOOK FOR ME!

ANNIVERSARIES

38 YEARS OF SERVICE
Steve Friedlander, SGA

24 YEARS OF SERVICE
Mitchell Look, AGT

18 YEARS OF SERVICE
Dorian Oldham, SGA

17 YEARS OF SERVICE
Matt Henderson, SGA
Alex Roland, RGA

16 YEARS OF SERVICE
London Burnett, MGA
Kevin Haines, AGT
Alison M King, AGT
Marcus Smith, SGA

15 YEARS OF SERVICE
Ronald Marx, AGT
Phillip Prata, SGA

14 YEARS OF SERVICE
Kathy Pappas, PR
Randy Souliers, AGT

13 YEARS OF SERVICE
Ryan Bisanz, SGA
Peter Kaplanis, AGT
Steven King, RGA
Tim McAdams, RGA

12 YEARS OF SERVICE
John Cochrane, AGT

Ross Ewen, AGT
Herman Fennell, RGA
Sharif Grays, AGT
Brett Gryaska, SGA
Robert Kanaan, RGA

11 YEARS OF SERVICE
Ryan Hall, RGA
Alex Kae, RGA

10 YEARS OF SERVICE
Ala Awad, AGT
James Cunningham, SGA
Jessica Treyback, PR
Marisa Willgruber, RGA

9 YEARS OF SERVICE
Rosanna Gill, PR
Anna Guido Rohrer, PR
Daniel Hartwig, RGA
Phillip Jenkins, AGT
Casey Kunash, MGA
Timothy Leary, PR
Rodney Mori, AGT
Jake Yagjian, RGA

8 YEARS OF SERVICE
Anita Ferris, MGA
Ricardo Grandt, SA
Joshua Jackson, MGA
Samy Jacques, GA

Steve Sanchez, PR
Michael Schumacher, AGT
Nadezhda Vitchev, AGT

7 YEARS OF SERVICE
Bryan Czajkowski, AGT
Dustin Edgell, AGT
Chris Lussier, GA
Nasr Quadri, RGA
Violetta Raddell, AGT
Tina Nelson, AGT

6 YEARS OF SERVICE
Brandon Baker, AGT
Maren Conway, MGA
Elifranc Deus, AGT
Sean Velasquez, RGA

5 YEARS OF SERVICE
Devin Adams, GA
Muhammed Ashraf, MGA
Steven Bensinger, AGT
Christine DiSanto, AGT
Alon Fischer, MGA
Donte Grant, GA
Patrick Guthrie, GA
Benito Menchaca, AGT
Denis Snyder, AGT
Sarah Vacheresse, AGT
Andrew Wagner, MGA

Robert Wright, AGT

4 YEARS OF SERVICE
Laura Bayless, AGT
Patricia Cicerale, MGA
Daniel Dunham, MGA
Lincoln Dziekonski, MGA
Craig Ebinger, AGT
Mike Lade, MGA
Kyle Schroeder-Gurnick, RGA
Susan Sereke, SA
Joy Vann-Austin, MGA
Jason von Rosenberg, GA
Troy Williams, GA

3 YEARS OF SERVICE
Ann-Marie Aqiu, AGT
Jesse Bachrach, AGT
Christopher Bennett, MGA
Christopher Bentley, RGA
Jessica Boss, AGT
Sam Chan, MGA
Nathan Crandell, MGA
Joshua Crisp, MGA
Haydn Daniel, GA
Felix Gonzalez, AGT
Carrie Hammer, MGA
Zachary P Hansen, AGT
Ivan Leung, MGA

Michael Mallia, AGT
Karen Mosley, AGT
Jessica Napiza, GA
Vashawn Nelson, AGT
Carrie Padgett, SA
Daniel Perkins, MGA
Edward Rangel, SA
Mike Reed, AGT
Patrick Rowe, SA
Jeremiah Russin, SA
Derek Sandilands, AGT
Kelly Schoenherr, GA
Sawyer Skaggs, SA
Karla Stewart, GA
Lee van Delft, AGT
Victoria Varney, SA
Timothy Vlosich, AGT
Tabitha Witherell, GA
Zenon Zorij, AGT

2 YEARS OF SERVICE
Rachael Allenby, AGT
Belaid Belkaid, SA
Stephanie Brockman, SA
Peter Cappuccio, SA
Katrina Collie, AGT
Martin Connour, AGT
Jeremy Cutlip, AGT

Michael W Dorn, AGT
Norine Fortier, SA
Karen Gates, AGT
Daryl Graham, GA
Joanna Hansen, GA
Carlin Kaufman, GA
Alex Loosli, AGT
Ryan Misner, AGT
Christopher Muraca, GA
Alex Paguio, GA
Jodyann Peters, AGT
Jacob Rochefort, SA
Ashley Rust, AGT
Garrett Shelton, GA
Spencer Simmons, AGT
Brian P Simpson, SA
Ronnie Smith, AGT
James Snipes, SA
Pablo Solis, AGT
Todd Sowell, AGT
Zachary Suarez, SA
Nikola Subotic, MGA
Mark Tusing, GA
John Vacca, SA
Travis Vaughn, GA
Sarah Whiting, AGT
James Williams, SA

Shantayia Williams, SA

1 YEAR OF SERVICE
Nana Twum Agyire, AGT
George Alamo, GA
Rafael Alfaro, SA
Quinn Allen, AGT
Hamza Ally, SA
Lucas Bauer, AGT
Steven Baum, GA
Charbra Beaven, SA
Corey Bednarz, AGT
Madison Belcher, AGT
George Boulus, AGT
Lori Bourne, AGT
LaDelus Brown, SA
Chad Burman, AGT
Marquel Burns, SA
Shane Cabral, AGT
Sammi Calairo, AGT
Rebecca Chery, AGT
Peter Christie, AGT
Keith Cornwell, AGT
Antony Cosenza, AGT
Shjondel Curtis, AGT
Bobby Davis, GA
Alan De Freitas, AGT
Elba Diaz, AGT

Dacey Dickerson, SA
Jose Espinoza, SA
Esau Fernandez, AGT
Damaris Garcia, AGT
Nathan Hargraves, AGT
Sara Henson, MGA
Eduardo Hernandez, AGT
Jeffrey Hookey, AGT
Ralph Ibezim, AGT
Aljban Jashari, SA
Brian E Johnson, SA
Evelyn Juarez, SA
Sacramento Juarez, GA
Jessica Kashirets, AGT
Roy Kay, SA
Brian P Kelly, AGT
Cari Korpi, SA
Andrzej Krukowski, AGT
Monica Lopez, AGT
Melissa Lopreato, AGT
Justin Lowe, MGA
Richard Marcus, SA
Vernon Martin, AGT
Tara Mast, AGT
Ian Matern, AGT
Robert Maurice, AGT
Robert McCarthy, AGT

Janie McNeal, SA
Richard Melchior, AGT
Winterlee Misilagi, SA
Abraham Mogilevsky, SA
Travis Nardone, AGT
Lisa Nguyen, GA
Babajide Obashoto, SA
Elizabeth Ortiz, SA
Juliya Ostapyuk, GA
Vickey Paul, AGT
Daniel Pettit, SA
Marcus Phipps, SA
Joshua Pinckney, SA
Julia Proshkov, AGT
Zenola Ransom, AGT
Janean Rayford, AGT
Dominique Richardson, AGT
Janet Rogerson, AGT
Sarah Roy, SA
Christina Sadler, SA
Thomas Schwartz, AGT
Wesley Shure, MGA
Ryan Silver, AGT
Douglas Simmers, SA
Michael Singleton, SA
Ashley Smith, SA
Alexander Spehar, AGT

Cody Spencer, SA
Katelijne Stevens-DaCosta, SA
Timothy Stewart, GA
Eric St Jernholm, AGT
William Sukhenko, AGT
Matthew Tallman, GA
Austin Timmons, GA
Alexis Tran, SA
Magdalena Valdez, AGT
Thinh Vu, AGT
Antoinette Williams, SA
Randy Willis, AGT
Reginald Wilson, AGT
Theresa L Wilson, AGT
Javier Wollery, AGT
Joel Wright, SA
Dionne Yarbrough, AGT

NEW
SGA



Jamil Harris
Mobile, AL
September 7

Although he has a degree in Physical Therapy, Jamil was unable to break into that field. He was contacted multiple times by AIL but ignored the emails. After a particularly bad day in retail management, he reached out to what is now the Danny Umbertone SGA Office. His goal was to become an MGA, but once he attained it, "becoming an SGA began to seem more realistic to me. I feel like I was born to be a leader!" Jamil feels his greatest strengths are integrity and being personable. "I can relate to anybody," he says. Jamil lives in Mobile, AL.

PROMOTIONS

REGIONAL GENERAL AGENT
Menno Glick

MASTER GENERAL AGENT
Ricardo Alanis
David Bilotti
Brendan Bradfield
Taylor Foster
Arthur McIntyre
Jared Mercer
Jesus Parra
Kay Pomroy
Joshua Rush
Kimberly Tagliavia
Hazim Thomas

60% GENERAL AGENT
James Cassie
Mallory Eggleton
Phillip Eggleton
Megan Johnson

David Lawrence
Melissa Martino
Taylor Nathaniel
Phi Phan
Austin Timmons

57.5% GENERAL AGENT
Abbas Abdul-Khaliq
George Alamo
James Ashton-Lebrument
Brooke Bogs
Tyson DellaSilva
Thomas Farrell
Antonio Flores
Pratibha Garud
Ryan Witham

55% SUPERVISING AGENT
Adriana Aboulwafa
Betsy Adney
Calvin Irving
Sylvain Kalombo
Jorge Leon

Brandon Mogel
Gaston Morales
Dylan Murphy
Bill Myatt
Michelle Olivo
Juan Ortiz
Eric Peyton
Steven Phillips
Cory Schroeder
Mariam Shahid
Timothy Stewart
Jose Viramontes
Alicia Wear
Ryan Witham

Muzit Berhe
Kenya Blackshear
Elijah Brown
LaDelus Brown
Peter Cappuccio
Jared Cummings
Tajha Dixon
James Drenning
David Eggleton
Joshua Ellis
Abraham El Refaei
Michael Foret
Lakeesha Graham
Riche Hays
Albert Huff
Buffey Kunkle
Jimmy Marzouka
Sergio Medina
Eldine Mpanzu

Lyn Nagel
Shoshana Nava
Laurekins Pardovani
Louis Pirnie
Joseph Pizzoferrato
Canisha Richardson
Holly Thompson
Arthur Trost
Reese Turner
Benjamin Twerskoi
Antoinette Williams

52.5% SUPERVISING AGENT
Alain Abaya
Asad Ahmed
Stephanie Aquino
Latora Arceneaux
Alexander Atanassov
Laura Baron
Mohamed Benkhedda

Jarrad Bennett
Michael Benson
Ricardo Benson
Zachary Blackwell-Hammons
Therese Bolese
Alicia Burke
Alma Calimlim
Eric Callejas
LaKienya Carson
Vanessa Cohen
Clint David
Lloydross De Leon
Bradford DeLuca
Anne Doede
Yunaika Diaz
Stephanie Haynes
Daniel Heath
Clifton Henry
Nicole Hicks
Shavanna Holmes

Rania Eltanbouly
Mayra Frias
Ashley Gallegos
Emil Gamidov
Ryan Gavrilesca
Christopher Gebhardt
Charles Giquinto
Joseph Gojcaj
Vida Golzari
Colton Gould
Roy Grasham
Kareen Griffith
Dustin Grubbs
Laronne Gwynn
Patrick Locke
Reinaldo Martinez
Conor McGowan
Shane McGowan
Jasmine McKeller
Imani McNeill

Jared Jess
Sabeenan Jeyaratnam
Leon Keith
Shalamar Keys
Christopher Koehler
James Langston
Delvin Lanier
Bret Larsen
Karen Lee
Wesley Leisner
Ana Leon
Jennica Lindqvist
Gjon Ljuljduraj
Patrick Locke
Phillip Haynes
Conor McGowan
Shane McGowan
Jasmine McKeller
Imani McNeill

Charles Melahn
Ian Meyer
Candace Minor
Mohammed Moalawi
Juan Montana
Theodoros Morisis
Jacqueline Morris
Travis Morrow
Romie Murphy
Marisela Navejar
Narciso Nieves
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Edward Rangel

Matthew Roebke
Rochelle Royce
Marshielia Sager
Manique Sala
Vannessa Ramroop
Jovanie Scarlett
Iman Schoenberger
Sean Shephard
Trevor Smith
Ann-Marie Stephens
Dorette Thomas Montoya
Matthew Trombley
Hifo Tuionetoa
Abigail Vaterlaus
Jaiden Vu
Brian Wallace
David Evans
Alliyah Williams

NEW
SGA



Nick Moore
Marlborough, MA
September 28

Nick was literally in licensing class with the Durhon Oldham SGA Office the day after he graduated from Oswego State University in 2010 with a degree in Marketing and Business. He says the SGA position has always been a goal, but that goal became a priority after he achieved the #1 MGA spot for 2016. "I always have a goal so I needed a new challenge," he says. "I'm excited to be the one to offer this incredible opportunity to others, grow them, and take them to the next level." Nick is in the process of moving to Marlborough, MA.



THE STRUGGLE IS REAL



Susan Fuldauer
Vice President of
Public Relations Field Operations

RECENTLY ATTENDED THE COALITION of Labor Union Women (CLUW) convention. *Taking it to the Street* was the convention theme and every speaker addressed the convention relative to organizing as the key to protecting and empowering workers and their families, and the middle class, for that matter.

One speaker, former Ohio State Senator, Nina Turner, spoke from her experience. Her mother passed away suddenly, at the age of 42, leaving 7 children, with Nina as the oldest at 22. There was no father present and no insurance to help provide. Collections were taken up by friends and family to bury her mother. Imagine how different this family's life would have been had there been insurance to help provide for the family's needs.

Some people give up, have no hope and succumb to the negative. That could have been the situation for Senator Turner, but it wasn't. She maintained hope and was driven

by a sense of purpose. Her sense of purpose as a union leader and state senator has helped countless working families.

Speaker after speaker at this CLUW convention had seen a situation for workers and working families that needed to be changed and they were driven by a strong sense of purpose to affect change through their actions.

We all have the ability to affect change. You have to care deeply enough about the change you wish to see and talk about it. Create a plan and then start the work by communicating the change needed, sharing the plan of action and growing support for the cause.

It's inspiring to see the passion people have for protecting working families. I believe it's in all of us, too. We exemplify our passion and do it every single day. What we do through our PR efforts and through the agency efforts can affect change in a significant way for families. The struggles are real for working families. We are there ahead of a family's tragic loss. We are there during that loss and after as a family moves forward, in large part due to the insurance we provided before the loss occurred.

Hope is in the insurance we provide. It's our sense of purpose as we help support working families and ensure a safeguard for their future financial needs. Our sense of purpose

affects change for many families. While our PR team takes issues that affect working families and sisters, our agents "Take it to the Home," working one-on-one, providing stability for the future.

Never underestimate the importance of your purpose. We honor working families through our purpose every single day. **SL**



PR Lacy Martin with members of the Michael Vasu SGA office joining Hurricane Harvey relief efforts

Update

Closer to the Heart



SAN ANTONIO, TX

AIL, in partnership with the Jose Carvajal SGA Office, donated \$2,500 to Ransomed Life through the Closer to the Heart program. Ransomed Life cares for survivors, victims, and those at-risk of commercial sexual exploitation of minors. Their vision is to see every exploited youth redeemed and healed through hope: mentoring, education, community engagement, and restoration.

Jose presented the check to Jason Osuna, the organization's Board President. He said they chose the organization to "help the healing process of girls that have been sexually exploited in our community."



LOS CABOS, MEXICO

At the Spring SGA Meeting, attendees raised \$30,000 for Casa Hogar, a home for about 40 boys and girls between the ages of 3-17. The amount raised was enough to entirely fund a playground for the younger children as well as maintenance and improvements to the property.

As long-time supporters of Casa Hogar, we're delighted to see the kids enjoying their new playground! Thanks to everyone who donated so generously to make this gift possible.



ROCHESTER, NY

For the second consecutive year, NILICO, in partnership with the Oldham-Gryskla SGA Office, donated \$10,000 to the Champion Academy, a mentoring program for at-risk middle and high school students in the Greater Rochester area.

Durhon and Brett presented the check to Academy founder and Super Bowl champion Roland Williams. "This program has already improved so many students' lives for the better and I look forward to watching the effect Champion Academy will have in the future," Durhon said. In the program's first year, 82% of students enhanced their GPA and 92% improved their school attendance.

NEW ASSOCIATES

PER MANAGER

MGA

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
John Bernet	16	Oldham-Gryska	Rosemary Soto	3	Beto Quintero	Kyra Hopkins	2	Slav Bitman	Timothy Watson	2	Mathew Hart
Dwayne Nabors	7	Altig-Orlovic	Francisco Vasquez	3	Michael Vasu	Anthony Evans	2	Cohen-Cohen	Dario Messina	2	Zachary Hart
Shane Valentine	6	Simon Arias	Michael McKiernan	3	Dustin Venekamp	Eldine Mpanzu	2	Randall Cook	Aaron Patt	2	Zachary Hart
Kelly Meier	4	Jared Checkner	Charles Carroll	2	Altig-Orlovic	Brian Brantner	2	Richard Correa	Sean Sparkman	2	Zachary Hart
Shawn Lewicki	4	Mathew Hart	Alexander Galindo	2	Altig-Orlovic	Blake Dempsey	2	Richard Correa	Robert Rummel	2	Allan Jennings
Cristian Alaimo	4	Sabrina Lloyd	Michael Hepner	2	Altig-Orlovic	Ronnette McMeans	2	Richard Correa	Christopher Rook	2	Stephen Jubrey
Gustavo Avila	4	Sabrina Lloyd	Dwight Hickson	2	Altig-Orlovic	Ashleigh Broussard	2	Joseph Diecedue	Justin Tudhope	2	Sabrina Lloyd
Risa Moniz	3	Altig-Orlovic	James McCormick	2	Altig-Orlovic	Veronica Coval	2	Laura Fisher	Kendall Wilson	2	Sabrina Lloyd
Sherry Schick	3	Altig-Orlovic	Leslie Moore	2	Altig-Orlovic	Victor Goodman	2	Laura Fisher	Barbara Escalante-Martinez	2	Bob Olson
Victoria Varney	3	Altig-Orlovic	Travis Morrow	2	Altig-Orlovic	Jamison Hathaway-Clark	2	Laura Fisher	Erin Murray	2	Bob Olson
Matthew Blue	3	Simon Arias	Mollie Uphoff	2	Altig-Orlovic	Ashley Odonal	2	Laura Fisher	Lukess Joseph	2	Theodore Pappas
Bryanna Campos	3	Jose Carvajal	Naomi Walker	2	Altig-Orlovic	Samisoni Koloa	2	Steve Friedlander	Christopher Ross	2	Albert Serur
Payam Sami	3	Richard Correa	Braden Wiscombe	2	Altig-Orlovic	Steven Augustine	2	Cindy Furer	Zachery Kertulis	2	Surace-Smith
Hanna Gore	3	Ryan Giddens	Amber Fitzmartin	2	Simon Arias	Dashan Brown	2	Giglione-Ackerman	Daniel Martinsen	2	Surace-Smith
Tamara Harvey	3	Zachary Hart	Jesse Medina Nunez	2	Simon Arias	Raynaldo Lafontant	2	Giglione-Ackerman	Eric Peyton	2	Surace-Smith
Dulce Paz	3	Sabrina Lloyd	Mark Noel	2	Simon Arias	Deborah Preci	2	Giglione-Ackerman	Brady Foreman	2	Michael Vasu
Kyla Watts	3	Chad Potts	Blake Tomblin	2	Simon Arias	Joseph Wilson	2	Giglione-Ackerman	Carrie Padgett	2	Tom Williams
Abel Gamo	3	Beto Quintero	Travis Vaughn	2	Simon Arias	Cyan Kissinger	2	Greg Graham	Angelique Piquion	2	Tom Williams

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Nicholas Moore	29	Oldham-Gryska	Johnny Ly	6	Giglione-Ackerman	Ofa Tupouniua	4	Steve Friedlander	Stephen Jeung	3	Cohen-Cohen
Liam Flaherty	17	Simon Arias	Duane Shaw	6	Sabrina Lloyd	Roger Fung	4	Mathew Hart	Taylor Foster	3	Richard Correa
Patrick Duray	17	Chad Deley	Shalom Chaimov	6	Theodore Pappas	Kyle Lewicki	4	Mathew Hart	Nathan Hunt	3	Richard Correa
Bruce Viaje	14	Altig-Orlovic	David Carpenter	6	Dustin Venekamp	David Hefflin	4	Zachary Hart	Joshua Krueger	3	Richard Correa
Joshua Randolph	14	James Cunningham	Yemi Akinade	6	Tom Williams	Chad McLaughlin	4	Matt Henderson	Matthew Turnquist	3	Richard Correa
Jamil Harris	14	Daniel Umbertone	Dan Ikei	5	Altig-Orlovic	Peter Kwiatkowski	4	Chris Hernandez	Aaron Voege	3	Nigel Crowe
Stephanie Lovins	13	Altig-Orlovic	Casey Kunash	5	Simon Arias	Alex Roland	4	Allan Jennings	Philip Roffi	3	Cindy Furer
Herman Fennell	13	Samantha Chui	Jennifer Reed	5	Simon Arias	Carrie Hammer	4	Bob Olson	Craig Strompf	3	Cindy Furer
Janet Quintana	13	Kyle Johnson	Jinelly Urena	5	Jose Carvajal	Syed Quadri	4	Theodore Pappas	Corey Helly	3	Giglione-Ackerman
Erez Shabtay	13	Michael Vasu	Anita Ferris	5	Steve Friedlander	Geddes Robinson	4	Raymond Risucci	Morgan Lobello	3	Giglione-Ackerman
Zach Otto	11	Sabrina Lloyd	Michael Gerstein	5	Giglione-Ackerman	Peter Gabranski	4	Albert Serur	Glenn Martin	3	Giglione-Ackerman
Ryan Stenglein	10	Altig-Orlovic	Mark Dushaj	5	Zachary Hart	Jake Yagjian	4	Albert Serur	Kay Pomroy	3	Greg Graham
Daniel G Johnson	10	Hart-McCallum	Darcy Schrieber	5	Zachary Hart	Jeffery Thiel	4	Surace-Smith	Joshua Crisp	3	Zachary Hart
Andrew Wagner	8	Oldham-Gryska	Michael Stuver	5	Zachary Hart	William Robinson	4	Kris Thieme	Steven King	3	Zachary Hart
Marc Salvaggi	8	Surace-Smith	Kaitlyn Brandt	5	Stephen Jubrey	Joshua West	4	Michael Vasu	Kerlens LaRose	3	Matt Henderson
Samantha Ralston	8	Jeremy Welch	Michelle Martinez Aviles	5	Beto Quintero	Anadeto Arealo	3	Altig-Orlovic	Michael CWilliams	3	Matt Henderson
Alex Kae	7	Altig-Orlovic	Matthew Parks	5	Surace-Smith	John Collins	3	Altig-Orlovic	Amy Baird	3	Brandon MacDonald
Matthew Diulus	7	Simon Arias	Paul M Smith	5	Surace-Smith	Blake Higuchi	3	Altig-Orlovic	Elias Boles	3	Oldham-Gryska
Richmond Gerrish	7	Laura Fisher	Darrell Asbell	4	Altig-Orlovic	John M McGrath	3	Altig-Orlovic	Saul Lopez	3	Bob Olson
DeAnthony Hartman	7	Zachary Hart	Trevor Mayer	4	Altig-Orlovic	Mia Mitchell	3	Altig-Orlovic	David Wang	3	Bob Olson
Marian Sertler	7	Sabrina Lloyd	Tyler Worstell	4	Simon Arias	Jonni Ng	3	Altig-Orlovic	Atta Saleh	3	Theodore Pappas
Ryan Wilson	7	Phillip Prata	Patrick Knouse	4	Slav Bitman	Constance Tuiteleapaga	3	Altig-Orlovic	Michael Patty	3	Chad Potts
Hemerson Gonzalez	7	Beto Quintero	Deana Plaster	4	Jared Checkner	Michael Clemente	3	Simon Arias	Jordan Reinhold	3	Phillip Prata
Eugene Garcia	7	Dustin Venekamp	Andrew McQuade	4	Richard Correa	John Conard	3	Simon Arias	Matthew Conrad	3	Surace-Smith
Britton Costa	6	Simon Arias	John Nieves	4	Richard Correa	Sokol Fazliu	3	Simon Arias	Carlos Arballo	3	Dustin Venekamp
Elyse Bryan	6	Souley Bah	Gary Slocum	4	Desi Dimitrova	Jamie Winters	3	Simon Arias	Charley Forshee	3	Jeremy Welch
Troy Elliott	6	Cochran-Kramme	Paul Zuzick	4	Laura Fisher	Christopher Dicks	3	Eric Cochran			
Robert Locke	6	Ryan Giddens	Doreen Ryan-Foti	4	Don Foti	Dana Black	3	Cochran-Kramme			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Alex Paguio	14	Altig-Orlovic	Jessica St Pierre	4	Kris Thieme	Nathan Doyle	3	Albert Serur	Richard Dyer	2	Mathew Hart
Robin Gonzalez	14	James Cunningham	Makena Alexander	4	Daniel Umbertone	Brooke Bogs	3	Michael Vasu	Minh Phung	2	Mathew Hart
Mary McMullin	13	Altig-Orlovic	Alifonzo Garcia	4	Dustin Venekamp	Timothy Peeler	3	Dustin Venekamp	Azar Afnan	2	Zachary Hart
Asiguy Haugabook	13	Kyle Johnson	Tyler Townsley	4	Dustin Venekamp	David Lawrence	3	Jeremy Welch	Deonte Jones	2	Zachary Hart
Joseph Quintons	11	Samantha Chui	James Cassie	4	Tom Williams	Carlo Buhay	2	Altig-Orlovic	Matthew Tallman	2	Zachary Hart
Steven Baum	11	Sabrina Lloyd	Shiwa Echghighamsari	3	Altig-Orlovic	Jacob Davis	2	Altig-Orlovic	Renee Cunningham	2	Hart-McCallum
Andrew Hynan	9	Altig-Orlovic	Dean Gushi	3	Altig-Orlovic	Tina Janti	2	Altig-Orlovic	Lynn Jenkins	2	Hart-McCallum
Megan Johnson	9	Michael Vasu	Daven Hermosura	3	Altig-Orlovic	Tabitha McDermid	2	Altig-Orlovic	Mark Adamuy	2	Matt Henderson
Maurice Jordan	8	Bob Olson	Brandon Foster	3	Simon Arias	Clint Uwaine	2	Altig-Orlovic	Sherly Philippe	2	Matt Henderson
Eric Snyder	7	Simon Arias	Kierra Goodwin	3	Simon Arias	Desarae Freeman	2	Simon Arias	Eric Butt	2	Chris Hernandez
Brandon Neal	7	Zachary Hart	Francis Inguili	3	Simon Arias	Ryan Ohm	2	Simon Arias	Antonio Evans	2	Chris Hernandez
Patrycja Grudzinska	7	Sabrina Lloyd	Joel Nunez	3	Simon Arias	Erica Robertson	2	Simon Arias	Karen Lamey	2	Kyle Johnson
Walter Icaza	7	Beto Quintero	Shelbi Sofranko	3	Simon Arias	Michael Russin	2	Simon Arias	Jon Houser	2	Brandon MacDonald
Jackie Alston	7	Jeremy Welch	Ibrahim Bah	3	Souley Bah	Mark Tusing	2	Simon Arias	Michael Dean	2	Travis Moody
Tibor Simon	6	Altig-Orlovic	Mandale Tolefree	3	Jose Carvajal	Joshua Yurinko	2	Simon Arias	Kasey White	2	Travis Moody
William Tompkins	6	Ryan Giddens	Daniel Anderson	3	Eric Cochran	Sylvain Kalombo	2	Souley Bah	Thomas Farrell	2	Oldham-Gryska
Brenda Fox	6	Hart-McCallum	Alma Lozano	3	Richard Correa	Julie Sembrano	2	Jose Carvajal	Marie Campbell	2	Bob Olson
Robert Adrahtas	6	Sabrina Lloyd	Landon Schlag	3	Richard Correa	Ranjana Chopra	2	Josh Chalom	Funmilola Elumade	2	Theodore Pappas
Rubin Chaimov	6	Theodore Pappas	Abraham Weissman	3	Richard Correa	Damion Rayam	2	Samantha Chui	Andrew Chambers	2	Phillip Prata
Daniel Dunham	5	Simon Arias	Angela Landry	3	Joseph Diecedue	Sarah Acker	2	Cochran-Kramme	Sean Hansen	2	Phillip Prata
Debra Small	5	Laura Fisher	Anthony A Lopez	3	Desi Dimitrova	Garrett Shelton	2	Richard Correa	Kelly Schoenherr	2	Phillip Prata
Brent Bowling	5	Surace-Smith	Elvis Durakovic	3	Giglione-Ackerman	Steven Phillips	2	Nigel Crowe	DeShannon Boyd	2	Raymond Risucci
Bria Washington	4	Altig-Orlovic	Joel Jesurun	3	Giglione-Ackerman	Pratibha Garud	2	James Cunningham	Nicholas Deliberto	2	Albert Serur
Joseph McCallister	4	Simon Arias	John McDougald	3	Giglione-Ackerman	Shayla Williamson	2	James Cunningham	Derek Foore	2	Surace-Smith
Anthony Greco	4	Slav Bitman	Abbas Abdul-Khaliq	3	Zachary Hart	Denis-Michael Catalan	2	Joseph Diecedue	Tony Geer	2	Surace-Smith
Jennifer Wehrle	4	Jared Checkner	Mickey Adkins	3	Zachary Hart	Anthony Ferraro	2	Laura Fisher	Daryl Graham	2	Surace-Smith
Karla Stewart	4	Cochran-Kramme	Joshua Garrison	3	Zachary Hart	Cameron Stanley	2	Laura Fisher	Travis Kovach	2	Surace-Smith
Joshua Goodman	4	Richard Correa	Lamar Livingston	3	Zachary Hart	Timothy Stewart	2	Laura Fisher	Oleg Novitchii	2	Surace-Smith
Ryan Orloski	4	Giglione-Ackerman	Robert Nolan	3	Zachary Hart	Roberto Navarro	2	Don Foti	Eric Peyton	2	Surace-Smith
Patrick Guthrie	4	Mathew Hart	Roger Rau	3	Zachary Hart	Kamal Tayyib	2	Don Foti	Adam Kidikas	2	Michael Vasu
Matthew Simon	4	Chris Hernandez	Brandon Schweitzer	3	Stephen Jubrey	Solomone Havea	2	Steve Friedlander	Corey Niro	2	Michael Vasu
Chirotam Ilokwu	4	Allan Jennings	Joseph Hedborn	3	Bob Olson	Mele Makaui	2	Steve Friedlander	Mallory Eggleton	2	Jeremy Welch
Samuel Hammer	4	Bob Olson	Mariam Shahid	3	Theodore Pappas	Matthew Castelli	2	Giglione-Ackerman	Louis Thacker	2	Tom Williams
Juan Rivera	4	Beto Quintero	Amr Shater	3	Theodore Pappas	Cristina Fox	2	Giglione-Ackerman			
Calvin Shaw	4	Surace-Smith	Bryant Logan	3	Phillip Prata	Andres Liranzo	2	Giglione-Ackerman			

NEW ASSOCIATE— \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA— at least two new associates during the month
MGA— at least three new associates during the month
RGAs— top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY

RECRUITING PROGRAM



TOP RECRUITING AGENTS* AUGUST

TOTAL LEGACY RECRUITERS: 312

TOTAL LEGACY RECRUITS: 372



Michael McKiernan
5 Recruits
Dustin Venekamp



Karen Crowe
3 Recruits
Nigel Crowe



Jordon Darby
3 Recruits
Simon Arias



Sheila Downey
3 Recruits
Bob Olson



Feleti Fatai
3 Recruits
Steve Friedlander

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Michael McKiernan	5	Mark Aldamuy	2	Terri Crouch	2	Michelle Martinez Aviles	2	Britney Sevín	2
Karen Crowe	3	Alisha Anderton	2	Nina Dolman	2	Shai Mate	2	Bobbie Sheffield	2
Jordon Darby	3	Mary-Delores Ayarzagotia	2	Alexandria Ferron	2	Richard Pazak	2	Francisco Silva	2
Sheila Downey	3	Susan Baca	2	Maurice Freckleton	2	Walter Peccorini	2	Paul M Smith	2
Feleti Fatai	3	Sumedh Basani	2	Abel Gamo	2	Junior Pineda	2	David Staffieri	2
Ashley Flood	3	Christopher Bennett	2	Hanna Gore	2	Marianne Rafeedie	2	Ransy Vazquez	2
Avery Hearn	3	Herbert Browne	2	Daryl Graham	2	Jeanette Ramirez	2	Jose Viramontes	2
Delvin Lanier	3	Kevin Butchino	2	Carrie Hammer	2	Ronald Rivera	2	Naomi Walker	2
Tonya Stringer	3	David Carpenter	2	Kevin Lowery	2	Asia Rose	2	Diane Williams-Lewis	2
Betsy Adney	2	Britton Costa	2	Richard Mansfield	2	Salahedin Salem	2		

TOP PAYOUTS* AUGUST

TOTAL PAYOUT: \$515,951

TOTAL QUALIFIERS: 818



Michael McKiernan
\$6,062
Dustin Venekamp



David Carpenter
\$5,569
Dustin Venekamp



Rennie Ayers
\$5,531
Altig-Orlovic



Joseph Gojcaj
\$5,302
Zachary Hart



Britney Sevín
\$4,193
Michael Vasu

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Michael McKiernan	\$6,062	Hayden Hill	\$1,531	Cindy Espinel	\$1,154	Jasmine McKeller	\$1,000	Maurice Freckleton	\$749	Sarah Golobic	\$606
David Carpenter	5,569	Jessica McCullum	1,530	Emily Ramirez	1,151	Morgan Schenker	1,000	Evelyn Juarez	748	Alexander Rollo	606
Rennie Ayers	5,531	Jane Choina	1,516	Theodore Siedlak	1,149	Theodore Siedlak	1,000	Terri Crouch	748	Elvis Durakovic	602
Joseph Gojcaj	5,302	Kenneth Adams	1,492	Ofelia Torres	1,141	Akshay Sood	1,000	Nina Dolman	747	Thomas Ferraro	601
Britney Sevín	4,993	Martha Zawadzki	1,490	Alexander McGaw	1,141	Ahmed Sublaban	1,000	Faith Osborne	742	Risa Moniz	598
Avery Hearn	3,961	Emil Gamidov	1,457	Amber Steele	1,136	Andrea Teter	1,000	Mickel Major	739	Kaylea Adkins	598
Susan Baca	3,841	Juan Montana	1,446	Kaeleb Stangler	1,134	Karen Crowe	987	Jonathan Inman	737	Charlesala Preston	591
Feleti Fatai	3,801	Joseph McCallister	1,444	Elizabeth Garcia	1,136	Joshua Dishong	971	Eric Thompson	731	John Conard	591
Jordon Darby	3,350	Walter Icaza	1,442	Richard Pazak	1,133	Alexander Del Castillo	967	Dylan Murphy	731	Mitchell Messer	589
Michelle Martinez Aviles	3,029	Rosemary Soto	1,435	Sean Sparkman	1,133	Karen Lee	963	Diane Williams-Lewis	725	Joshua Briancesco	587
Ransy Vazquez	2,988	Jessica Chamberlin	1,432	Karen Lee	1,131	Sean Sparkman	963	George Lahamedjian	722	Shannon Brown	581
Herbert Browne	2,764	Matthew Conrad	1,431	David Evans	1,129	Marc Salvaggi	960	Kevin Butchino	722	Kevin Butchino	580
Francisco Silva	2,512	Bethany White	1,424	Alexander Brozovich	1,126	Andre Bent	956	Nic Iagulli	715	Stephen Zutant	580
Jessica Keefer	2,411	Jessica Norman	1,394	Brian Muchiri	1,126	Skay Nusenu	953	Jakita Parmley	713	Dustin Dunbar	577
Zachary DuBois	2,372	Mary McMullin	1,385	Salahedin Salem	1,123	Felipe	953	Myaa Fallon	713	Joshua Lynch	575
Sasha Domansky	2,370	Filberto Carreno	1,383	Kenneth Phoenix	1,113	Machado-Santanna	948	Jameetri Washington	712	Kevin Shaw	573
Aaron Lammy	2,341	Francisco Vasquez	1,355	Shai Mate	1,112	Kendall Wilson	948	Kevin Shaw	711	Brian Schreiter	572
Juan Rodriguez	2,326	Faamasinoga Eneliko	1,349	Kevin Correa	1,108	Adam Chesney	937	Charity Johnson	711	Christina Jauch	572
Jimmy Tchen	2,252	Mohammad Shean	1,344	Walter Peccorini	1,106	Mickey Adkins	935	Stephen Jeung	710	Shawntae Collins	570
Jennica Lindqvist	2,186	Michael Brannan	1,342	Ryan Howard	1,104	Nelson Marques	911	Harold Durana	709	Aaron Ybarra	568
Bobbie Sheffield	2,144	Samantha Sanchez	1,338	Kaitlyn Lambert	1,102	Megan Johnson	911	Brittany Luke	709	Troy Taylor	567
Jose Viramontes	2,126	Eugene Osciowski	1,337	Joseph Gabriel	1,101	Ashley Modzilewski	908	Jessica Wilhite	708	David Herchick	567
Paul M Smith	2,099	Rebecca Cordoba	1,327	Randall Fujinaka	1,100	Stephen Jordan	904	Andre Hawthorne	705	Carrie Hammer	562
Jodi Rothery	2,095	Ronald Rivera	1,317	Abel Gamo	1,100	Stephane Jordan	898	Trevor Christian	705	Mayra Robles	562
Andrew Olsen	2,036	Patrycja Grudzinska	1,297	Shelbey Simmons	1,095	Junior Pineda	898	Marquel Burns	692	Damion Rayam	558
Nikola Subotic	2,017	James Romero	1,297	Mathieu Cook	1,090	Alix Albright	897	Kevin Lowery	689	Andrew McAlarney	557
Nilda Guerra	2,005	Damaris Trejo	1,296	Matthew Russell	1,088	Alma Lozano	896	Dustin Nispel	688	Tiffani Tavormina	556
Connor Evans	1,924	Clifton Henry	1,283	Iris Saavedra	1,087	Christopher Bennett	891	Colin Ghee	685	Sara Skitka	554
Sandra Williams	1,911	Stephanie Beckett	1,084	Christian Okulicz	887	Christian Okulicz	887	Edmaggie Myrthil	684	Walter Britt	554
Ricardo Benson	1,857	Joel Jesurun	1,079	Mary-Delores Ayarzagotia	885	Mary-Delores Ayarzagotia	885	Michael Nester	684	Brittini Kwiecien	553
Alexandria Ferron	1,840	William Baker	1,068	Luao Leota	873	Sean Cannataro	680	Cory Cannataro	680	Joseph Kanaan	553
Asia Rose	1,833	Sabeenan Jeyaratnam	1,062	Ryan Parker	858	Brett Saulnier	674	Dean Gushi	672	Steven Ritchie	548
Hanna Gore	1,825	Sean Brannan	1,060	Lincoln Dziekonski	857	Dean Gushi	672	Roger Fung	672	Joseph Corwin	544
Alan Sedaghat	1,799	Chris Koehn	1,246	Eric Snyder	855	Eric Snyder	855	Roger Fung	663	Cole Hatfield	541
Racheal Phua	1,762	Britton Costa	1,238	Alisha Anderton	848	Alisha Anderton	848	Robert Bilder	663	Alliyah Williams	540
Patricia Contreras	1,737	Damon King	1,234	Nicholas Scordos	841	Nicholas Scordos	841	Victor Beltran	663	Heather Berg	540
Crystal Melao	1,733	Joshua Randolph	1,234	Jonni Ng	835	Patrick Rieger	834	Calderon	658	Ismael Crespo	537
Jessica D Smith	1,720	Michael Mihajlov	1,233	Patrick Rieger	834	Josh Bloomquist	655	Lauren Woodson	658	Marianne Rohbock	535
Maria Castrellon	1,709	Carl Chargois	1,230	Gerilyn Bertoli	833	Noli Alea	650	Josh Bloomquist	655	Trey Moran	535
Vellairis Gomez	1,707	Lars Olivan	1,227	Jesse Benwell	830	Corey Nuzzi	650	Noli Alea	650	Jaclyn Finafrock	534
Brenda	1,705	Breanda Lovelady	1,225	Jacob Rochefort	821	Steven Baum	642	Blanca Chit	650	Marcus Martin	530
Chavarria-Sanchez	1,704	Daniel Perkins	1,224	Aaron Chen	813	Igwe Nwagwu	642	Steven Baum	642	Brandon Morton	523
James Keefer	1,678	Naomi Walker	1,217	Derek Pratt	806	Brody	639	Brandon Morton	642	Jesus Tolentino	521
Michael Mandella	1,676	Timothy Lum	1,211	Steven Warner	797	Maughan-Evanson	639	Brody	639	Mike Paragiou	519
Sumedh Basani	1,673	Cyeraul Zoeller	1,208	Sean Velasquez	789	Alexander Gallindo	639	Maughan-Evanson	639	Winslow Choina	519
Dustin Grubbs	1,656	Lina Yepes Zamudio	1,204	Valentina Martinez	788	AshLynn Orng	636	Alexander Gallindo	639	Kurt Cahill	519
Sabrina Sharifi	1,655	Kyle Wagner	1,192	Jan Meyer	786	Kenan Hyseni	634	AshLynn Orng	636	Kenan Hyseni	519
Jennifer Jaikes	1,647	Alexander Yeghiazarian	1,184	Ashley Flood	781	Alexandros Moris	633	Kenan Hyseni	634	Alexandros Moris	519
Shane Hirtle	1,632	David Staffieri	1,183	Romie Murphy	781	Romie Murphy	632	Alexandros Moris	633	Matthew Dawson	518
Daryl Graham	1,608	Delvine Butler	1,182	Kasey White	779	Kamal Tayyib	628	Romie Murphy	632	Lawrence Smith	518
Matthew Diulus	1,603	Jasmine Gomez	1,182	Frederick Cruess	777	Jayson Hofferek	626	Kamal Tayyib	628	Ryan McCann	518
Kierra Goodwin	1,583	Shanila Peoples	1,181	Marcus Curry	776	Michelle Goj	626	Jayson Hofferek	626	Danielle Morales	514
Clint Perry	1,581	Bradford DeLuca	1,180	Angeliqye Piquion	776	Naim Abdulhad	625	Michelle Goj	626	Myles Pryor	506
Ana Dominguez	1,573	Donavan Terranova	1,180	Matthew Neish	771	Michael Horn	622	Naim Abdulhad	625	Vanessa Cohen	505
Adam Burlley	1,559	Mercedes Snyder	1,167	Jorge Figueroa	768	Michelle Olivio	621	Michael Horn	622	Mikhail Bencosme	504
Tyler A Johnson	1,557	Hayden Davis	1,163	Danielle Fortier	767	Aljban Jashari	611	Michelle Olivio	621	Jon Vann-Austin	502
Ashley Rust	1,551	Amanda Compton	1,159	Charles Giaquinto	767	Jon Golin	611	Aljban Jashari	611	Tony Geer	501
Wesley Leisner	1,549	Dominick Williams	1,159	Kennedy Gonzalez	764	Andrew Chambers	764	Jon Golin	611	Alejandro Trevino	500
		Edgar Vaca	1,158	Liliya Hrabar	758	Michal Green	609	Andrew Chambers	764	Jon Golin	611
		Jessica Jones	1,155	Frank Marcinkowski	758	Slavita Hut	609	Liliya Hrabar	758	Michal Green	609
		Albert Jeantnor	1,155	Bria Washington	753	Garrett Everetts	607	Frank Marcinkowski	758	Slavita Hut	609

TOP RECRUITING AGENTS* YTD

TOTAL LEGACY RECRUITERS: 1,872

TOTAL LEGACY RECRUITS: 3,164

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransy Vazquez	52	Stephanie Kell	12	Steven Rios	9	Sheila Downey	8	Nikola Subotic	8
Michelle Martinez Aviles	20	Paul M Smith	11	Francisco Vasquez	9	Kierra Goodwin	8	Bethany White	8
David Carpenter	15	Daryl Graham	10	Diane Williams-Lewis	9	Joel Jesurun	8		
Kendall Wilson	13	Gregorio Albao	9	Shawntae Collins	8	David Staffieri	8		

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

Britton Costa Simon Arias 25 Recruits Platinum	Kendall Wilson Sabrina Lloyd 25 Recruits Platinum	Nikola Subotic Altig-Orlovic 11 Recruits Silver	Mike Paragiou Surace-Smith 11 Recruits Silver	Jose Viramontes Michael Vasu 7 Recruits Bronze	Alisha Anderton Dorian Oldham 6 Recruits Bronze
Jonathan Kinnard Altig-Orlovic 5 Recruits Bronze	Steven Warner Altig-Orlovic 5 Recruits Bronze	Jesse Doherty Altig-Orlovic 5 Recruits Bronze	Barbara Seyoum Samantha Chui 5 Recruits Bronze	Sean Velasquez Cohen-Cohen 5 Recruits Bronze	Andre Hawthorne Randall Cook 5 Recruits Bronze
Ryan McCann Ryan Giddens 5 Recruits Bronze	Cory Schroeder Matt Henderson 5 Recruits Bronze	Sheila Downey Bob Olson 5 Recruits Bronze	Edmaggie Myrthil Theodore Pappas 5 Recruits Bronze	Zachery Kertulis Surace-Smith 5 Recruits Bronze	Slavita Hut John Young 5 Recruits Bronze

* By Incentive Structure Payout. Top Legacy Recruiting Agents listed earned at least \$500.
 * By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 * Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.
 * The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

WHY TECHNOLOGY DOESN'T SCARE ME



Domenico Bertini

Executive Vice President
AIL & NILICO

TECHNOLOGY IS REDEFINING SALES

people and sales forces. Automation and A.I. (Artificial Intelligence) are supposed to replace the job functions of us humans. That may very well be in an industry that does not require buying decisions made by humans but by machines. But life insurance?

We have applied technology to our sales presentation and the best it can do is determine the need and make a presentation, but it does not close the sale. The most successful agents understand that people make the final decision on buying and not the machine, regardless of the technology.

Therefore, it all goes back to the relationship we establish with the prospect, i.e., the quality of rapport we establish from booking the appointment, to getting to the kitchen table and starting the presentation. Additionally, this rapport/relationship needs continuous nurturing if you want to keep the business on the books, avoid the competition and collect renewals. We need to continuously ask: "What have I done for my customers lately?"

The internet provides access to prices and ease of use, but what it doesn't provide is the ability to help the customers make the right

decision for them through innovative judgment and by pointing out areas of gain. That is why I am not afraid to compete against internet sales.

The agent of the future, though, will have to excel in this rapport and relationship building, since all the data in the world will be available at the press of a button. Working with the prospect, sifting through questions, providing solutions and overcoming objections will be the game changer. No machine, A.I. or internet can do that.

Fact is that many simple sales jobs will disappear in the next decade as prospects shift their buying to technology. But ours is not a simple sales job. It needs the human element, one who sells and the other one who buys.

Resources then will be the next key element of success. The companies with the best trained sales people in relationship building and the best resources will prevail.

One of our best resources is, in fact, our own customer database. Internal stats show that once a customer, always a repeat customer. What to do then to make these repeat customers also regenerating customers?

Referrals.

Missing the opportunity to get referrals from our prospects will hold you back from making future presentations. Every presentation you make should lead to another presentation. That is a regenerating resource system that is inexhaustible. It also helps you avoid common mistakes in sales:

- Underinvesting in your customers or not seeing them enough after they have bought

- Overinvesting in your customers or trying to see them too often, instead of working other sales referrals

Regardless of the training you will receive or have received, you should continue to work on key attributes, knowledge and skills. Training alone will not help you be successful. Without attitude and precise skill on how to utilize the training, there will be no success.

I leave you with these five action exercises to achieve maximum success in your upcoming presentations. People buy when:

1. The presenter has the ability to show genuine concern for the customer and establish helpful relationships.
2. The presenter has the ability to influence assertively and build trust instead of trying to score points with the customer.
3. The presenter has confidence. It comes from knowing your presentation and knowing how to overcome objections with clarity, not gimmicks.
4. The presenter has good listening skills: two ears, one mouth... don't forget.
5. The presenter has good organizational and time management skills... don't stay in the house too long.

None of the above can be done by technology or A.I.

Your job is safe and looks better by the moment. ☺



CHAMPIONS 2017

WITH AN OVERALL RECORD OF 7-1 INCLUDING THE PLAYOFFS

ZACH HART

- Erin Allen
- Souley Bah
- Kyle Johnson
- Corey Neff
- Byron Paz
- Antonio Reyes
- Imran Satti
- Albert Serur
- Michael Vasu

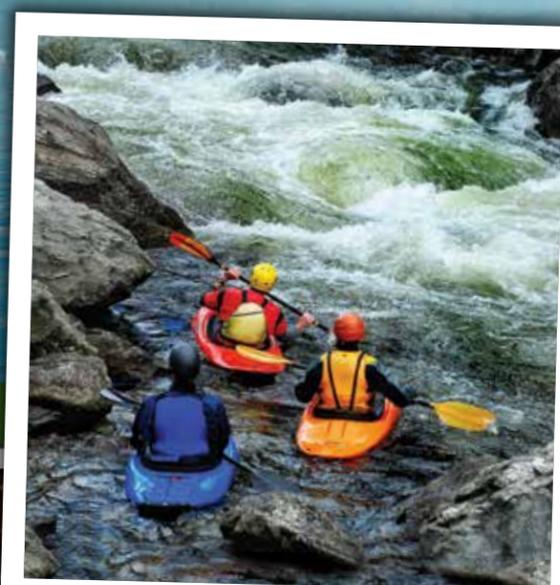
CONGRATULATIONS
TO THE FANTASY
DRAFT WINNERS



6-MONTH CONTEST

ALASKA

SEPTEMBER 6-13, 2018



You may find yourself lost for words at the sheer beauty of the Alaskan landscape. Gaze in awe at snowcapped mountains and glacial blue waters. See orcas playing and bald eagles flying overhead. If you're ready to experience it all in unsurpassed luxury, you're ready for our Alaska cruise aboard the Silversea Silver Shadow!

All agents, managers and public relations producers are invited to compete for a spot on this fabulous trip September 6-13, 2018. **The contest period is business or cards received and processed by Home Office between October 1, 2017 and March 31, 2018.**

Personal Producers

- Top 15 personal producers (including personally producing managers) based on Net ALP
- Must have a minimum of \$50K production

Managers

The winner in each *competition category*:

- SAs and GAs combined (4) — Net ALP of newly contracted direct associates during contest period
- MGAs (3) and RGAs (1) — Top Net ALP production of newly contracted hierarchy associates during contest period

SGAs

The top SGA(s) in each *competition category* for a total of 6:

- Category 1-2 combined (2); Category 3-4 combined (1); Category 5-6 combined (1); Category 7-8 combined (1); Category 9-10 combined (1); Highest Net ALP Growth percentage of Oct 17-Mar 18 newly contracted agents versus Oct 16-Mar 17 newly contracted agents

• To qualify, **must have 85% of cumulative recruiting objective for the time of the contest** and minimum 10% growth, where the comparison objective is the greater of:

- October 2017 through March 2018 new associate production

OR

- 85% of October 2017 Associate Objective times 6 months (contest period) times \$4,883 (the average company-wide new associate production)

Sales Director/VPs

The top Director/Director or Director/VP team by territory with a minimum 10% growth and 85% of current (during contest) recruiting objective

Public Relations

Top PR Rep in each competition category (Cat I – IV and Cat V – VIII):

- Rep with highest percent of contest objective in excess of 100%
- Category I, II, III and IV combined — minimum 8,000 cards generated
- Category V, VI, VII and VIII combined — minimum 6,000 cards generated
- To qualify, must generate minimum 20% original cards during contest period.

PR Manager

- Manager with highest percent of contest objective in excess of 100%
- To qualify, Manager's respective team must generate minimum of 25,000 cards with 20% original cards during contest period

FULL CONTEST DETAILS
arc.aillife.com and arc.nillife.com

Notes: 1) All winners must meet company 4-month retention or net to gross requirements in order to be eligible. 2) During contest period, SGA categories will remain unchanged from 2017 assignments and **must be active as an SGA for the full contest period to compete.** Contractual minimums apply at all levels of qualification and will be part of all formal announcements.





1
AL ALKURDI
LOMBARD, IL



2
OLEG NOVITCHII
CLEVELAND, OH



3
MIKE SUKHBAATAR
JACKSON, MS



4
JORDON GRAHAM
SCHAUMBURG, IL



5
ROGHIE HASSAN LOO
TORONTO, ON



6
JOEY KENNEDY
HENDERSONVILLE, TN



7
JOSHUA DISHONG
COLUMBUS, OH



8
TAULANT BANE
CLEVELAND, OH



9
PRISCILA GONZALEZ
SANTA ROSA, CA



10
BRYAN JUSKIW
COLUMBUS, OH



11
CRYSTAL MELAO
SANTA ROSA, CA



12
BROOKLYN MIMS
INDIANAPOLIS, IN



13
JACQUELINE KABLUYEN
SANTA ROSA, CA



14
RYAN M VANCE
CLEVELAND, OH



15
MUHAMMED ASHRAF
FLUSHING, NY



16
KATIE MASSART
COCHRANE, AB



17
STUART PAGAN
TRACY, CA



18
KEVIN ISHIKANE
HONOLULU, HI



19
MICHAEL VAN DELFT
HALIFAX, NS



20
AUSTIN W SMITH
CLEVELAND, OH



SHAUN SMITH
WEXFORD, PA



THORNTON LAMPLEY
HOUSTON, TX



DEVON KOPP
LAS VEGAS, NV

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

AUGUST

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$98,530		81.7	David Wang	Bob Olson
2	Oleg Novitchii	72,983		83.5	Matthew Parks	Surace-Smith
3	Mike Sukhbaatar	51,408		94.3		Daniel Umbertone
4	Jordon Graham	47,004		86.0	Zach Otto	Sabrina Lloyd
5	Roghie Hassan Loo	45,376		77.9	Roghie Hassan Loo	Josh Chalom
6	Joey Kennedy	44,752		83.4	AshLynn Orng	Altig-Orlovic
7	Joshua Dishong	42,693		100.0	Joshua Dishong	Surace-Smith
8	Taulant Bane	40,133		88.8	Matthew Parks	Surace-Smith
9	Priscila Gonzalez	37,868		84.4	Mark Neilson	Altig-Orlovic
10	Bryan Juskiw	36,116		78.5	Daniel Hartwig	Surace-Smith
11	Crystal Melao	34,420		90.4	Ryan Kendl	Altig-Orlovic
12	Brooklyn Mims	34,312		76.3		Moswen Taylor
13	Jacqueline Kabluyen	32,781		84.1	Ryan Kendl	Altig-Orlovic
14	Ryan M Vance	32,414		96.0	Marc Salvaggi	Surace-Smith
15	Muhammed Ashraf	32,109		84.8	Muhammed Ashraf	Theodore Pappas
16	Katie Massart	31,990		89.5	John M McGrath	Altig-Orlovic
17	Stuart Pagan	31,790		82.4	Kyle Lewicki	Mathew Hart
18	Kevin Ishikane	28,725		72.0	Blake Higuchi	Altig-Orlovic
19	Michael van Delft	28,483		83.3	Scott Wheeler	Imran Satti
20	Austin W Smith	27,476		90.7	Matthew Conrad	Surace-Smith
21	George Kamel	27,149		91.1	George Kamel	Surace-Smith
22	Joseph Sarasin	26,958		86.8	George Kamel	Surace-Smith
23	Joachim Jean	26,381		84.6	Ryan Hall	Laura Fisher
24	Samuel Crish	26,102	93		Charles Ferrari	Simon Arias
25	Ngan Pham	26,069		89.4	Ikram Al-Shobaki	Byron Paz
26	Shaun Smith	25,865	100		Matthew Diulus	Simon Arias
27	David Ruhara	25,734		79.5	Richmond Gerrish	Laura Fisher
28	Thornton Lampley	25,632	100		Erez Shabtay	Michael Vasu
29	Max Quasem	25,403		85.4		Cohen-Cohen
30	Matthew Russell	24,247		92.0	Matthew Parks	Surace-Smith
31	Devon Kopp	23,960	100		David Bilotti	Corey Neff
32	Eric Thompson	23,636		85.0	Matthew Parks	Surace-Smith
33	Pablo Zetina	23,567		77.4	Jonathan Kinnard	Altig-Orlovic
34	Filiberto Carreno	23,406	88		Ryan Kendl	Altig-Orlovic
35	Tina Nelson	23,322		82.9		Johnson-Nelson
36	Anthony Petrosky	22,789		84.0	Marc Salvaggi	Surace-Smith
37	Mary Franklin	22,310		87.8	Rex Munsey	Altig-Orlovic
38	Matthew Conrad	22,278		89.3	Matthew Conrad	Surace-Smith
39	Jaiden Vu	22,143	95		Bobby Gujral	Altig-Orlovic
40	Christabel Ornelas	22,099		87.7	Doreen Ryan-Foti	Don Foti
41	Nicholas Scordos	21,649		77.4	Nicholas Scordos	Surace-Smith
42	Asiguy Haugabook	21,544		73.9	Janet Quintana	Kyle Johnson
43	Tony Georges	21,316	95		Nicholas Scordos	Surace-Smith
44	Jason Isanberg	21,219		77.0	Andy Dorf	Theodore Pappas
45	Jarred Spanbauer	21,187		85.2	Yuriy Kosovan	Chad Deley
46	Richard Carter	21,148		92.2	Nicholas Lorence	Altig-Orlovic
47	Emily Reyes	20,989	95		Alix Albright	Simon Arias
48	Timothy Silva	20,835		89.6	Daniel Hartwig	Surace-Smith
49	Stacey Moss	20,377		76.4	Eugene Garcia	Dustin Venekamp
50	Tyler Sapp	19,703	100		Erez Shabtay	Michael Vasu

ALL TIME RECORD: \$173,887 Net ALP — EREZ SHABTAY

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$588,614		81.7	David Wang	Bob Olson
*2	Michael van Delft	328,355		83.3	Scott Wheeler	Imran Satti
*3	Roghie Hassan Loo	273,876		77.9	Roghie Hassan Loo	Josh Chalom
*4	Oleg Novitchii	249,411		83.5	Matthew Parks	Surace-Smith
*5	Mike Sukhbaatar	230,734		94.3		Daniel Umbertone
*6	Katie Massart	225,322		89.5	John M McGrath	Altig-Orlovic
*7	Bryan Juskiw	213,839		78.5	Daniel Hartwig	Surace-Smith
*8	Kevin Ishikane	208,199		72.0	Blake Higuchi	Altig-Orlovic
*9	Joey Kennedy	199,158		83.4	AshLynn Orng	Altig-Orlovic
*10	Brian Cabral	192,884		87.2	Sara Vaz	Altig-Orlovic
11	Crystal Melao	190,443		90.4	Ryan Kendl	Altig-Orlovic
12	Jordon Graham	185,980		86.0	Zach Otto	Sabrina Lloyd
13	Brooklyn Mims	185,536		76.3		Moswen Taylor
14	Johnathon Bogoslawski	182,657		75.0	Sara Vaz	Altig-Orlovic
15	Ryan M Vance	180,057		96.0	Marc Salvaggi	Surace-Smith
16	Cory Cannataro	168,964		85.5	Dominic Telymonde	Giglione-Ackerman
17	Max Quasem	165,064		85.4		Cohen-Cohen
18	Kenan Hyseni	162,894		75.8	Sara Vaz	Altig-Orlovic
19	Jacqueline Kabluyen	162,510		84.1	Ryan Kendl	Altig-Orlovic
20	Richard Carter	157,176		92.2	Nicholas Lorence	Altig-Orlovic
21	Benjamin Ainscough	154,830		84.2	Troy Plummer	Altig-Orlovic
22	Meardey Kim	151,185		77.8	Yussuf Elzein	Altig-Orlovic
23	Diana Al Ali	150,791		81.7	Yussuf Elzein	Altig-Orlovic
24	Muhammed Ashraf	149,562		84.8	Muhammed Ashraf	Theodore Pappas
25	David Ruhara	146,175		79.5	Richmond Gerrish	Laura Fisher
26	Mark Lomonaco	142,330		78.3	Richard Mansfield	Altig-Orlovic
27	Michael Botond	140,971		85.7	Alex Kae	Altig-Orlovic
28	Alvin Ali	139,261		75.9	Doreen Ryan-Foti	Don Foti
29	Lily Sakai	137,045		93.7		Cohen-Cohen
30	Priscila Gonzalez	136,699		82.4	Mark Neilson	Altig-Orlovic
31	Ross Ewen	135,748		88.2		Scott Rehberg
32	George Kamel	132,903		91.1	George Kamel	Surace-Smith
33	Matthew Zang	132,037		89.0	Ryan Stenglein	Altig-Orlovic
34	Yadollah Pourjalali	130,969		76.6		Cohen-Cohen
35	Joseph Sarasin	130,227		86.8	George Kamel	Surace-Smith
36	Alex Gonzales	129,759		81.2	Edward Nguyen	Mathew Hart
37	Daniel Prinzo	127,742		85.7	Marc Salvaggi	Surace-Smith
38	Ronald Rivera	127,522		87.6	Sean Velasquez	Cohen-Cohen
39	Brock Lampe	126,158		88.7	Dustin Dunbar	Dustin Venekamp
40	Kevin Gillum	124,535		95.9	Marc Salvaggi	Surace-Smith
41	Tina Nelson	124,527		82.9		Johnson-Nelson
42	Igor Melcharek	122,955		87.6	Joshua Olin	Altig-Orlovic
43	Bruce Tan	122,880		84.7	Jonathan Emura	Altig-Orlovic
44	Andrew Chambers	122,738		85.7	Ryan Wilson	Philip Prata
45	Ricardo Benson	120,614		87.6	Marc Salvaggi	Surace-Smith
46	Taulant Bane	120,303		88.8	Matthew Parks	Surace-Smith
47	Filiberto Carreno	118,082	88		Ryan Kendl	Altig-Orlovic
48	Nicholas Triantafyllidis	116,579		74.5	Ryan Wilson	Philip Prata
49	Tad Teeters	116,471		89.8	Marc Salvaggi	Surace-Smith
50	Omar Hashimi	116,354		83.1		Don Foti

ALL TIME RECORD: \$779,641 Net ALP — AL ALKURDI

SUPERVISING AGENTS



AUGUST

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Dominick Williams	\$67,581	\$67,112	91	Erez Shabtay	Michael Vasu
2	Shane Valentine	43,263	43,263	89	Matthew Diulus	Simon Arias
3	Francisco Vasquez	37,306	38,192	82	Erez Shabtay	Michael Vasu
4	Mathieu Cook	32,633	32,633	85	Christopher Bentley	Altig-Orlovic
5	Crystal Melao	30,940	39,567	87	Ryan Kendl	Altig-Orlovic
6	Dario Messina	30,342	29,378		Mark Dushaj	Zachary Hart
7	Blake Tomblin	30,128	46,803		Tyler Worstell	Simon Arias
8	Joseph Gojcaj	27,242	42,232	99	Mark Dushaj	Zachary Hart
9	Kyra Hopkins	26,924	28,863	91	Patrick Knouse	Slav Bitman
10	Aaron Patt	25,570	27,210	89	David Hefflin	Zachary Hart
11	Dwayne Nabors	25,165	31,332	88	Ryan Stenglein	Altig-Orlovic
12	Aden Schrock	24,747	41,071	91	Edward Nguyen	Mathew Hart
13	William Lenhard	24,734	38,347	98	Matthew Parks	Surace-Smith
14	Dulce Paz	23,895	30,482	87	Marian Sertler	Sabrina Lloyd
15	Cristian Alaimo	23,381	22,777	93	Zach Otto	Sabrina Lloyd
16	Daniel Martinsen	23,078	32,920		Paul Smith	Surace-Smith
17	Cyan Kissinger	22,905	23,649	100	Kay Pomroy	Greg Graham
18	Aaron McKenney	22,583	25,060	95	Rachel Brown	Johnson-Nelson
19	Abel Gamo	22,302	29,644	92	Hemerson Gonzalez	Beto Quintero
20	Gjon Ljuljduraj	22,234	41,012	100	Mark Dushaj	Zachary Hart

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Skay Nusenu	\$201,675	\$206,941	82	Christina Meyer	Sabrina Lloyd
*2	Clayton Slaughter	197,967	204,425	87	Erez Shabtay	Michael Vasu
*3	Antoinette Williams	183,175	194,298		78.3 Erez Shabtay	Michael Vasu
*4	Francisco Vasquez	170,151	195,527	82	Erez Shabtay	Michael Vasu
*5	Ronald McCormick	167,520	189,842		73.0 Joshua Crisp	Zachary Hart
6	Dominick Williams	166,454	176,471	91	Erez Shabtay	Michael Vasu
7	Justin Allain	158,506	218,693		89.4 Jesse Benwell	Imran Satti
8	Kendall Wilson	155,484	167,452		72.3 Chelsie Otto	Sabrina Lloyd
9	Shane Valentine	147,710	159,357	89	Matthew Diulus	Simon Arias
10	Kenan Hyseni	137,466	245,297		75.4 Sara Vaz	Altig-Orlovic
11	Adam Hanna	133,903	170,891		77.2 Tyler Worstell	Simon Arias
12	Dulce Paz	126,616	172,973	87	Marian Sertler	Sabrina Lloyd
13	Ryan M Vance	124,600	353,614		90.3 Marc Salvaggi	Surace-Smith
14	Mario Hajro	119,675	161,890	94	Nicholas Scordos	Surace-Smith
15	Arthur Trost	119,036	201,458		74.0 Steven King	Zachary Hart
16	Peter Cappuccio	108,386	143,200		84.7 Joshua Crisp	Zachary Hart
17	James Sherwood	106,162	300,770		75.1 Daniel Hartwig	Surace-Smith
18	Christopher Visnesky	105,871	150,407		80.8 Aaron Parks	Simon Arias
19	Roy Kay	101,604	137,877	85	Joshua West	Michael Vasu
20	Dwayne Nabors	101,119	191,150		80.4 Ryan Stenglein	Altig-Orlovic

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$659,568 Net ALP — GEORGE KAMEL

GENERAL AGENTS



AUGUST

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Megan Johnson	\$136,326	\$152,562		80.3 Michael Laramie	Michael Vasu
2	Brent Bowling	113,625	233,437		82.8 Marc Salvaggi	Surace-Smith
3	Jeffrey Hudson	74,668	83,243	94	Mark Dushaj	Zachary Hart
4	Walter Icaza	67,547	74,290	81	Hemerson Gonzalez	Beto Quintero
5	Jacqueline Kabluyen	66,425	132,507	92	Ryan Kendl	Altig-Orlovic
6	Landon Schlag	63,954	73,080	93	Matthew Turnquist	Richard Correa
7	Mark Tusing	63,510	69,404		82.5 Alix Albright	Simon Arias
8	Patrycja Grudzinska	61,396	104,511		80.3 Marian Sertler	Sabrina Lloyd
9	Daryl Graham	60,787	95,788		83.0 Matthew Parks	Surace-Smith
10	Robert Adrahtas	59,045	61,404		92.5 Duane Shaw	Sabrina Lloyd
11	Tina Janti	57,624	156,084		83.7 Mark Neilson	Altig-Orlovic
12	Jose Viramontes	52,462	64,086		82.5 Erez Shabtay	Michael Vasu
13	Tyler Townsley	51,803	58,752	94	David Carpenter	Dustin Venekamp
14	Joshua Goodman	51,528	63,390		75.7 Andrew McQuade	Richard Correa
15	Steven Baum	51,362	57,988	88	Zach Otto	Sabrina Lloyd
16	Andrew Hynan	51,222	81,217		80.7 Ryan Stenglein	Altig-Orlovic
17	Tony Geer	51,201	67,689	90	Joshua Dishong	Surace-Smith
18	Angela Landry	49,320	57,456		80.4 Joseph Diecedue	
19	Joshua Garrison	49,141	58,738	85	Mark Dushaj	Zachary Hart
20	Oleg Novitchii	45,823	172,580		84.3 Matthew Parks	Surace-Smith

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Megan Johnson	\$1,873,293	\$2,054,956		80.3 Michael Laramie	Michael Vasu
*2	Brent Bowling	482,256	1,400,936		82.8 Marc Salvaggi	Surace-Smith
*3	Adam Chesney	475,163	565,101		78.4 Darcy Schrieber	Zachary Hart
*4	Jeffrey Hudson	467,978	490,193	94	Mark Dushaj	Zachary Hart
*5	Patrycja Grudzinska	460,901	586,230		80.3 Marian Sertler	Sabrina Lloyd
6	Eric Thompson	458,660	957,330		84.3 Matthew Parks	Surace-Smith
7	Tony Geer	375,262	429,258	90	Joshua Dishong	Surace-Smith
8	Steven Baum	371,957	386,185	88	Zach Otto	Sabrina Lloyd
9	Alma Lozano	367,625	648,507		79.2 John Nieves	Richard Correa
10	Andrew Hynan	352,525	597,789		80.7 Ryan Stenglein	Altig-Orlovic
11	William Tompkins	326,491	492,399		81.8 Robert Locke	Ryan Giddens
12	Mike Paragiou	324,367	641,147		82.0 Daniel Hartwig	Surace-Smith
13	Walter Icaza	321,077	358,684	81	Hemerson Gonzalez	Beto Quintero
14	Derek Foore	314,847	864,194		84.4 Marc Salvaggi	Surace-Smith
15	Adam Kidikas	309,804	450,957		81.6 Joshua West	Michael Vasu
16	Thomas Longino	306,234	457,858		78.4 Ernest Powell	Michael Vasu
17	Jose Viramontes	295,496	320,404		82.5 Erez Shabtay	Michael Vasu
18	Joshua Garrison	291,308	352,248	85	Mark Dushaj	Zachary Hart
19	Danielle Morales	285,944	369,987	87		Gigliione-Ackerman
20	Eric Snyder	283,740	321,075		80.2 Matthew Diulus	Simon Arias

ALL TIME RECORDS: \$1,565,713 1st 6 Mo Agt — MEGAN JOHNSON | \$1,751,795 Net ALP — BRENT BOWLING

MASTERGENERALAGENTS



1
EREZ SHABTAY
HOUSTON, TX



2
MARC SALVAGGI
CLEVELAND, OH



3
MATTHEW PARKS
CLEVELAND, OH



4
DANIEL HARTWIG
COLUMBUS, OH



5
MARK DUSHAJ
TROY, MI



6
DOREEN RYAN-FOTI
CONCORD, CA



7
EUGENE GARCIA
PHOENIX, AZ



8
ANDREW MCQUADE
AURORA, CO



9
ELYSE BRYAN
LANHAM, MD



10
ANDREW WAGNER
ROCHESTER, NY

AUGUST

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Erez Shabtay	\$220,356	\$236,594		80.6	Michael Vasu
2	Marc Salvaggi	158,878	462,587		83.6	Surace-Smith
3	Matthew Parks	146,681	382,447		84.6	Surace-Smith
4	Daniel Hartwig	114,299	429,460		77.5	Surace-Smith
5	Mark Dushaj	91,588	108,256		81.6	Zachary Hart
6	Doreen Ryan-Foti	73,848	301,469		79.1	Don Foti
7	Eugene Garcia	72,071	88,185		75.3	Dustin Venekamp
8	Andrew McQuade	70,355	88,194		75.6	Richard Correa
9	Elyse Bryan	69,788	94,359		79.7	Souley Bah
10	Andrew Wagner	69,541	125,350		76.0	Oldham-Gryska
11	Ryan Wilson	68,022	116,116		75.8	Philip Prata
12	David Hefflin	66,137	78,483		72.4	Zachary Hart
13	Ryan Kendl	66,133	194,859		81.9	Altig-Orlovic
14	Hemerson Gonzalez	65,789	82,878	81		Beto Quintero
15	David Bilotti	64,782	103,320	87		Corey Neff
16	Ryan Stenglein	60,426	126,406		80.2	Altig-Orlovic
17	Matthew Turnquist	60,012	85,793		75.8	Richard Correa
18	Richmond Gerrish	59,771	124,246		77.1	Laura Fisher
19	Duane Shaw	59,045	62,732		75.5	Sabrina Lloyd
20	Britton Costa	57,768	79,436		73.6	Simon Arias

ALL TIME RECORDS: \$393,922 1st 6 Mo Agt — OFA TUPOUNIUA | \$611,151 Net ALP — EREZ SHABTAY

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Erez Shabtay	\$1,941,878	\$2,276,870		80.6	Michael Vasu
*2	Marc Salvaggi	890,130	2,560,479		83.6	Surace-Smith
*3	Matthew Parks	729,200	1,653,655		84.6	Surace-Smith
*4	Ryan Kendl	666,401	1,302,804		81.9	Altig-Orlovic
*5	Daniel Hartwig	624,943	2,233,397		77.5	Surace-Smith
6	Mark Dushaj	569,771	771,846		81.6	Zachary Hart
7	Joshua Krueger	545,032	754,005		79.7	Richard Correa
8	Mark Neilson	544,150	1,019,700		81.5	Altig-Orlovic
9	Andrew Wagner	521,925	811,027		76.0	Oldham-Gryska
10	Tyler Worstell	470,775	758,981		74.2	Simon Arias
11	Brian Zuzick	426,093	816,129		80.8	Laura Fisher
12	Ryan Wilson	424,167	1,074,654		75.8	Philip Prata
13	Ryan Stenglein	419,140	1,145,918		80.2	Altig-Orlovic
14	Doreen Ryan-Foti	417,898	1,969,200		79.1	Don Foti
15	Elias Boles	414,598	625,520		79.2	Oldham-Gryska
16	Zach Otto	412,393	1,108,129		76.1	Sabrina Lloyd
17	Kimberly Hamilton	412,040	782,177		74.7	Oldham-Gryska
18	Hemerson Gonzalez	411,796	474,061	81		Beto Quintero
19	Joshua Crisp	401,940	516,922		76.0	Zachary Hart
20	Joshua West	390,199	621,327		80.6	Michael Vasu

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt — MARIAN SERTLER | \$3,470,564 Net ALP — PATRICK BENDURE

REGIONALGENERALAGENTS



1
MATTHEW PARKS
CLEVELAND, OH



2
RYAN FICKERT
TROY, MI



3
EREZ SHABTAY
HOUSTON, TX



4
PATRICK BENDURE
COLUMBUS, OH



5
MICHAEL LARAMIE
HOUSTON, TX

AUGUST

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Matthew Parks	\$397,985	\$1,142,210		83.9	Surace-Smith
2	Ryan Fickert	294,908	488,919		76.6	Zachary Hart
3	Erez Shabtay	288,411	381,577		79.7	Michael Vasu
4	Patrick Bendure	257,062	747,714		82.7	Surace-Smith
5	Michael Laramie	244,975	314,285		76.8	Michael Vasu
6	Matthew Turnquist	223,390	349,631		77.8	Richard Correa
7	Marc Salvaggi	192,569	544,284		82.8	Surace-Smith
8	Corey Helly	166,350	252,644		73.1	Giglione-Ackerman
9	Eugene Garcia	148,830	238,851		74.8	Dustin Venekamp
10	Robert Janev	140,018	271,919		72.8	Sabrina Lloyd

ALL TIME RECORDS: \$669,441 1st 6 Mo Agt — ROBERT JANEV | \$1,054,102 Net ALP — MATTHEW PARKS

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Michael Laramie	\$2,832,199	\$3,964,065		76.8	Michael Vasu
*2	Ryan Fickert	2,728,236	4,361,064		76.6	Zachary Hart
3	Erez Shabtay	2,606,890	3,452,828		79.7	Michael Vasu
4	Matthew Parks	2,250,159	5,934,388		83.9	Surace-Smith
5	Matthew Turnquist	1,605,650	2,532,229		77.8	Richard Correa
6	Robert Janev	1,560,357	2,574,962		72.8	Sabrina Lloyd
7	Corey Helly	1,458,374	2,345,715		73.1	Giglione-Ackerman
8	Patrick Bendure	1,426,501	4,067,409		82.7	Surace-Smith
9	Marc Salvaggi	1,089,422	3,015,784		82.8	Surace-Smith
10	Syed Quadri	1,085,775	2,236,783		76.0	Theo Pappas

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$7,822,932 Net ALP

STATE GENERAL AGENTS



SURACE-SMITH



DON FOTI



DUSTIN VENEKAMP



MATHEW HART



ALBERT SERUR



COREY NEFF



BYRON PAZ



ERIN ALLEN



SOULEY BAH



BETO QUINTERO

TOP PERFORMANCE FACTOR

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-X and Start-Up with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X and Start-Up will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.



BETO QUINTERO
Category X
249.3% Performance Factor



DUSTIN VENEKAMP
Category III
189% Performance Factor



SURACE-SMITH
Category I
167.8% Performance Factor

Top three every month by performance factor.

AUGUST

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Surace-Smith	167.8	\$708,454	\$460,000	154.0	\$1,414,893	\$779,000	181.6	\$2,123,348	67.6		83.2
Simon Arias	107.3	640,908	599,000	107.0	603,049	560,000	107.7	1,243,957	-3.1		75.4
Theodore Pappas	93.7	307,722	342,000	90.0	534,460	549,000	97.4	842,181	12.3		78.5
Altig-Orlovic	90.3	1,150,596	1,266,000	90.9	2,040,736	2,277,000	89.6	3,191,332	10.1		79.1
II Don Foti	107.8	\$111,176	\$100,000	111.2	\$338,480	\$324,000	104.5	\$449,656	6.3		79.2
Bob Olson	103.5	150,306	135,000	111.3	260,271	272,000	95.7	410,577	14.8		76.2
Richard Correa	100.8	338,177	303,000	111.6	159,149	177,000	89.9	497,327	27.2		77.2
Cohen-Cohen	93.7	137,734	169,000	81.5	372,696	352,000	105.9	510,430	2.3		78.8
III Dustin Venekamp	189.0	\$281,810	\$135,000	208.7	\$211,531	\$125,000	169.2	\$493,341	122.4		76.5
Matt Henderson	114.8	154,469	200,000	77.2	193,461	127,000	152.3	347,930	6.1		74.8
Laura Fisher	110.2	186,783	217,000	86.1	215,010	160,000	134.4	401,793	18.5		79.0
IV Mathew Hart	106.8	\$99,813	\$135,000	73.9	\$153,707	\$110,000	139.7	\$253,521	-14.9		73.7
V Albert Serur	106.9	\$94,463	\$73,000	129.4	\$72,532	\$86,000	84.3	\$166,994	27.0		75.8
VI Corey Neff	125.5	\$121,575	\$96,000	126.6	\$59,720	\$48,000	124.4	\$181,295	-1.3		72.4
Hart-McCallum	107.9	60,916	65,000	93.7	92,775	76,000	122.1	153,691	9.7	94	
Jeremy Welch	93.8	72,074	99,000	72.8	33,268	29,000	114.7	105,342	-24.5		76.8
VII Byron Paz	130.9	\$52,624	\$49,000	107.4	\$72,583	\$47,000	154.4	\$125,208	41.8		75.4
Moswen Taylor	117.3	36,401	66,000	55.2	86,178	48,000	179.5	122,579	20.9		76.4
Allan Jennings	98.8	31,501	64,000	49.2	83,048	56,000	148.3	114,549	-4.4		82.0
Dorian Oldham	98.5	35,895	61,000	58.8	91,138	66,000	138.1	127,034	-2.4		79.4
Tiffany Roland	97.2	54,865	54,000	101.6	64,066	69,000	92.8	118,931	8.2		78.4
Cisco Perez	96.1	48,248	64,000	75.4	59,550	51,000	116.8	107,798	7.8		75.7
Travis Moody	94.8	51,343	47,000	109.2	61,917	77,000	80.4	113,260	5.0		80.9
VIII Erin Allen	159.8	\$21,908	\$69,000	31.8	\$51,818	\$18,000	287.9	\$73,725	-29.2		74.9
Greg Graham	143.9	22,367	47,000	47.6	91,294	38,000	240.2	113,662	62.8	86	
Johnson-Nelson	104.6	40,698	34,000	119.7	51,894	58,000	89.5	92,592	12.4	94	
IX Souley Bah	158.8	\$70,477	\$32,000	220.2	\$23,378	\$24,000	97.4	\$93,855	144.0	91	
Randall Cook	121.1	57,405	54,000	106.3	35,349	26,000	136.0	92,753	1.6		75.1
Kris Thieme	100.8	39,265	49,000	80.1	35,249	29,000	121.5	74,515	26.4		74.6
X Beto Quintero	249.3	\$120,822	\$32,000	377.6	\$26,641	\$22,000	121.1	\$147,463	N/A		72.9
Ryan Bisanz	92.3	55,147	32,000	172.3	2,700	22,000	12.3	57,847	105.8		85.5
Nigel Crowe	92.2	6,995	8,500	82.3	17,373	17,000	102.2	24,368	N/A	95	

YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Surace-Smith	113.9	\$4,047,231	\$3,680,000	110.0	\$7,344,958	\$6,232,000	117.9	\$11,392,189	31.4		83.2
Altig-Orlovic	99.9	9,953,720	10,128,000	98.3	18,484,037	18,216,000	101.5	28,437,758	13.4		79.1
Simon Arias	95.1	4,287,740	4,792,000	89.5	4,513,309	4,480,000	100.7	8,801,049	2.4		75.4
Zachary Hart	94.4	3,547,655	3,480,000	101.9	2,369,846	2,728,000	86.9	5,917,501	14.1		76.9
II Michael Vasu	108.2	\$3,546,575	\$2,472,000	143.5	\$1,599,628	\$2,192,000	73.0	\$5,146,203	30.5		76.7
Tom Williams	103.2	1,390,772	1,256,000	110.7	2,480,446	2,592,000	95.7	3,871,218	22.2	86	
Richard Correa	95.5	2,351,590	2,424,000	97.0	1,331,955	1,416,000	94.1	3,683,545	9.7		77.2
Cohen-Cohen	93.3	1,152,179	1,352,000	85.2	2,853,076	2,816,000	101.3	4,005,255	11.7		78.8
Don Foti	90.1	709,660	800,000	88.7	2,371,360	2,592,000	91.5	3,081,019	1.0		79.2
III Dustin Venekamp	140.0	\$1,287,096	\$1,080,000	119.2	\$1,607,396	\$1,000,000	160.7	\$2,894,492	73.6		76.5
Matt Henderson	107.7	1,327,891	1,600,000	83.0	1,345,385	1,016,000	132.4	2,673,275	20.3		74.8
IV Cindy Furer	102.0	\$538,500	\$488,000	110.3	\$1,026,173	\$1,096,000	93.6	\$1,564,674	21.1		77.8
Mathew Hart	99.4	841,095	1,080,000	77.9	1,064,213	880,000	120.9	1,905,308	22.6		73.7
V Ryan Giddens	99.3	\$804,593	\$760,000	105.9	\$489,997	\$528,000	92.8	\$1,294,589	20.1		76.0
Albert Serur	96.5	555,085	584,000	95.0	674,394	688,000	98.0	1,229,479	18.0		75.8
VI Jeremy Welch	109.3	\$558,466	\$792,000	70.5	\$343,638	\$232,000	148.1	\$902,105	9.2		76.8
Corey Neff	105.8	624,335	768,000	81.3	500,436	384,000	130.3	1,124,771	10.4		72.4
Hart-McCallum	95.5	98,810	130,000	76.0	174,754	152,000	115.0	273,563	-10.6	94	
VII Byron Paz	135.3	\$559,863	\$392,000	142.8	\$480,468	\$376,000	127.8	\$1,040,330	79.6		75.4
Allan Jennings	107.6	458,799	512,000	89.6	562,261	448,000	125.5	1,021,060	48.0		82.0
Travis Moody	94.6	339,686	376,000	90.3	609,092	616,000	98.9	948,778	13.9		80.9
Moswen Taylor	91.1	363,921	528,000	68.9	434,642	384,000	113.2	798,562	1.1		76.4
VIII Greg Graham	104.5	\$139,774	\$188,000	74.3	\$204,568	\$152,000	134.6	\$344,342	10.5	86	
Erin Allen	104.0	334,547	552,000	60.6	212,373	144,000	147.5	546,920	9.0		74.9
IX Souley Bah	142.2	\$190,318	\$128,000	148.7	\$152,046	\$112,000	135.8	\$342,364	442.8	91	
Randall Cook	111.6	403,456	432,000	93.4	270,033	208,000	129.8	673,489	27.2		75.1
X Beto Quintero	168.6	\$764,856	\$256,000	298.8	\$67,510	\$176,000	38.4	\$832,366	N/A		72.9
Ryan Bisanz	95.2	290,058	256,000	113.3	135,524	176,000	77.0	425,582	70.2		85.5

CATEGORY I



1
MALKA ARONY
CAVE CREEK, AZ



2
BRENDA DI SOMMA
SOMERSET, NJ



1
DAVID SCALISI
MANLIUS, NY



2
PAM MONETTI
BUNKER HILL, IL



1
TIM O'CONNOR
YUKON, OK



2
LEO VANDENBUSSCHE
ST. ADOLPHE, MB

CATEGORY IV



1
LACY MARTIN
HUNTSVILLE, TX



2
LARRY LOZANO
SAN JOSE, CA



1
LOU NELL BUSBY
HENDERSON, TN



2
CRYSTAL SENOUR
LEBANON, NJ



1
DEE HETTINGER
WITCHITA, KS



2
LISA MCGEE
LITTLETON, CO

CATEGORY VII



1
RALPH BEARD
FRANKLIN, TN



2
JEFFREY HAPKE
MARTINSBURG, PA



1
KEVIN MCKEEN
WATERVLIET, NY



2
KATY HOGGE
CENTERVILLE, UT

CATEGORY II

CATEGORY III

CATEGORY V

CATEGORY VI

TOP MANAGERS

CATEGORY I



1
CINDY CLEARY
LEE'S SUMMIT, MO

CATEGORY II



1
ROSANNA GILL
WALTHAM, MA

CATEGORY III



1
JT TASKER
NORTH CHILI, NY

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

INDIVIDUAL REPS: AUGUST

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Malka Arony	7,242	2,792	259.3
	2	Brenda Di Somma	4,644	1,815	255.8
	3	Robin Andrade	3,809	2,242	169.8
II	1	David Scalisi	4,491	1,135	395.6
	2	Pam Monetti	1,945	1,337	145.4
	3	Lori Vaughn	1,537	1,170	131.3
III	1	Tim O'Connor	3,016	1,098	274.6
	2	Leo VanDenBussche	1,184	987	119.9
	3	Gary Rothman	1,113	993	112.0
IV	1	Lacy Martin	1,130	876	128.9
	2	Larry Lozano	1,124	936	120.0
	3	Sue Akers	1,052	882	119.2
V	1	Lou Nell Busby	2,221	770	288.3
	2	Crystal Senour	1,462	827	176.7
	3	Steve Sanchez	1,335	833	160.3
VI	1	Dee Hettinger	1,234	714	172.8
	2	Lisa McGee	1,012	732	138.2
	3	George Murry	812	690	117.6
VII	1	Ralph Beard	1,070	516	207.4
	2	Jeffrey Hapke	797	591	134.8
	3	Dianna Lueke	739	551	134.1
VIII	1	Kevin McKeen	1,493	461	323.9
	2	Katy Hogge	740	479	154.5
	3	Wendy Sundeen	755	489	154.4
Rookie	1	Rebecca Klebsch	648	486	133.3
IceBreaker	1	Wendy Sundeen	755	489	154.4

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Brenda Di Somma	16,451	14,521	113.2
	2	Robin Andrade	20,027	17,937	111.6
	3	Darrell Dorey	11,610	11,944	97.2
II	*1	Lori Vaughn	16,738	9,362	178.7
	2	David Scalisi	14,881	9,079	163.8
	3	Pam Monetti	14,397	10,698	134.5
III	*1	Tim O'Connor	12,981	8,786	147.7
	2	Leo VanDenBussche	9,649	7,897	122.1
	3	Gary Rothman	8,506	7,943	107.0
IV	*1	Lisa Bennett	10,948	7,078	154.6
	2	Patrena Smith	10,051	7,103	141.4
	3	Tony Anderson	8,869	7,519	117.9
V	*1	Lou Nell Busby	8,866	6,161	143.9
	2	Michael Cooper	8,070	6,242	129.2
	3	Stephen Matous	8,051	6,697	120.2
VI	*1	George Murry	7,669	5,521	138.9
	2	Dee Hettinger	7,500	5,714	131.2
	3	Lisa McGee	6,977	5,858	119.0
VII	*1	Sarah Thomson-Dufrechou	6,983	4,993	139.8
	2	Casey Cash	5,267	5,010	105.1
	3	Holland Harriss	4,323	4,126	104.7
VIII	*1	Rebecca Klebsch	8,256	3,888	212.3
	2	Katy Hogge	6,845	3,831	178.6
	3	Jason Panzera	6,801	3,975	171.1

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: AUGUST

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Cindy Cleary	7,921	5,841	135.6
	2	Brian Ryan	9,732	7,576	128.4
II	1	Rosanna Gill	5,828	4,381	133.0
	2	Christa Davis	6,087	4,712	129.1
III	1	JT Tasker	8,300	4,121	201.3
	2	Billy Sauers	4,306	4,005	107.5

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Cindy Cleary	58,255	46,729	124.6
	2	Beth Farm	50,583	51,063	99.0
II	*1	Christa Davis	41,778	37,696	110.8
	2	Rosanna Gill	35,958	35,045	102.6
III	*1	JT Tasker	39,270	32,971	119.1
	2	Amanda Mlinaz	23,962	22,867	104.7

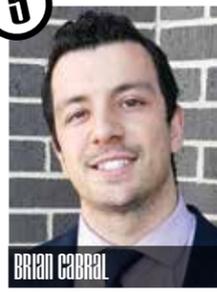
MOST CARDS GENERATED: YTD

- 1**
ROBIN ANDRADE
20,027
- 2**
LORI VAUGHN
16,738
- 3**
MALKA ARONY
16,644



1
ROBIN ANDRADE
KINGSTON, MA

WORLD'S GREATEST BONUS

1	2	3	4	5
				
\$18,166 Bob Olson	\$12,161 Surace-Smith	\$11,010 Daniel Umbertone	\$10,670 Altig-Orlovic	\$8,956 Altig-Orlovic

AUGUST BONUS LEADERS

PAYOUT: \$2,772,293

QUALIFIERS: 4,396

<p>\$ 18,166 Al Alkurd 12,161 Oleg Novitchii 11,010 Mike Sukhbaatar 10,670 Katie Massart 8,956 Brian Cabral 8,435 Joey Kennedy 8,211 Jordan Graham 8,039 Joshua Dishong 7,971 Bryan Juskiw 7,677 Crystal Melao 7,499 Taulant Bane 7,413 Roghie Hassan Loo 7,224 Kevin Ishikane 7,053 Priscila Gonzalez 6,387 Muhammed Ashraf 6,202 Ryan Vance 6,140 David Ruhara 5,764 Max Quasem 5,725 Joachim Jean 5,647 Michael van Delft 5,278 Brooklyn Mims 5,242 Jacqueline Kabluyen 5,224 Ngan Pham 5,215 Austin W Smith 5,190 Stuart Pagan 4,749 Pablo Zetina 4,671 Tina Nelson 4,628 Mary Franklin 4,577 Thornton Lampley 4,555 Samuel Crish 4,510 George Kamel 4,462 Erika Michaels 4,462 Gaston Morales 4,411 Matthew Russell 4,369 Matthew Conrad 4,305 Daryl Graham 4,302 Joseph Sarasin 4,276 Ashley Gallegos 4,224 Asiguu Haugabook 4,155 Melissa Kahler 4,140 Brock Lampepe 4,101 Eric Thompson 4,075 Tina Janti 4,060 Shaun Smith 4,052 Paul M Smith 4,038 Christabel Ornelas</p>	<p>\$ 4,028 Andrew Leah 3,999 Jason Isanberg 3,977 Ikram Al-Shobaki 3,890 Richard Carter 3,856 Ronald Rivera 3,816 Anthony Petrosky 3,807 Timothy Silva 3,764 Meardey Kim 3,726 Nicholas Scordos 3,699 Ricardo Benson 3,673 Jaiden Vu 3,638 Emily Reyes 3,568 Nicholas Scordos 3,620 Kyla Greig 3,589 Jarred Spanbauer 3,568 Andrew Bishop 3,568 Pablo De La Cruz 3,536 Daniel Prinzo 3,531 Scott Florin 3,496 Benito Menchaca 3,475 Brooklyn Mims 3,450 Filiberto Carreno 3,430 Lily Sakai 3,382 Brian MacDonald 3,368 Devon Kopp 3,333 Trenton Miller 3,286 Stacey Moss 3,274 Igor Melcharek 3,229 Thornton Campbell 3,221 Jeffrey Espinal 3,182 Alexis Pineiro 3,182 Carlton Mack 3,173 Ashley Rust 3,153 Jacob Carlson 3,140 Kristina Joachim 3,116 Gian Trinidad 3,106 Mark Diskin 3,104 Anthony Chirico 3,099 Venita Allen 3,092 Abraham Mogilevsky 3,077 Clint Perry 3,075 Klaidi Gaci 3,075 Tony Georges 3,058 Douglas Clarke 3,053 Arthur Kicknosway 3,042 Ala Awad</p>	<p>\$ 3,027 Lincoln Dziekonski 3,022 Kevin Gillum 2,994 Randy Souliers 2,993 John Vacca 2,991 Michael Botond 2,983 Edmaggie Myrthill 2,972 Jonathan Daal 2,968 Ryan McIntosh 2,962 Yadollah Pourjalali 2,935 Jean Joseph 2,933 Dolores Aguilar 2,926 Cory Cannataro 2,926 Michael Makaui 2,925 Waleah Salah 2,910 Sacramento Juarez 2,898 Alex Gonzales 2,879 Shelby Poston 2,871 Abena Edwards 2,848 Candace Dillon 2,843 Elhanan Sing 2,842 Tiffany Harmouche 2,838 Daniel Foore 2,833 Eric Rodriguez 2,831 Brian Fronberger 2,829 Ian Pickett 2,827 Stephanie Novel 2,822 Rafaela Krohling 2,819 Payman Ghaysari 2,816 Kaycee Williamson 2,790 Surajit Khanna 2,768 Matias Orrego 2,732 Jasmine Sanders 2,726 Holly Bonhorst 2,701 Tyler Sapp 2,698 Arman Masomzadeh 2,696 Darion Moore 2,666 Alan Sedaghat 2,646 Mark Lahijani 2,630 Charles Gotcher 2,617 Massoud Vaziri 2,619 Joseph Massucci 2,609 Ryan Ohm 2,587 Eddie Gonzales 2,582 Steve Hartman 2,578 Omar Hashimi 2,578 Carolyn George</p>	<p>\$ 2,577 Trevon Brown 2,576 Aaron Piotrowski 2,574 Charles Belt 2,560 Jared Guglielmino 2,560 Benjamin Wechsler 2,557 Sayd Hopiane 2,529 Elias Saleh 2,520 Stanislava Moanda 2,515 Noel Bonomi 2,515 Deaveon Francisco 2,501 Joseph Corwin 2,490 Cody Dixon 2,490 Gjon Ljiliduraj 2,483 Derya Ekren 2,481 Stephen Coons 2,481 Anthony Thompson 2,471 Diana Al Ali 2,469 Dina Boghdady 2,469 Brenton Patterson 2,445 Collins Appiah 2,422 Hayden Hill 2,422 Payam Sami 2,422 Enjoli Lachapelle 2,420 Joaquin Santos 2,418 Mark Lomonaco 2,415 Lleison Martinez 2,415 Rochelle Royce 2,396 Jason Lasure 2,390 Mark Dresaj 2,390 Joel Trask 2,386 Darius Rowan 2,386 Craig Stropf 2,383 Mark Noel 2,380 Arnyne McCarthy 2,369 Ed Olfert 2,366 Dashan Brown 2,356 Brenda Fox 2,339 Jacob Garza 2,334 Daniel Hanson 2,332 Harvey Quinn 2,332 Brian Schmitz 2,323 Trace Johnson 2,309 Carmela Pellen 2,303 Denis Snyder 2,301 Ryan Fogel 2,295 Michael Birmingham 2,294 Alan De Freitas</p>	<p>\$ 2,287 Jagdish Sukhu 2,271 Kelly McDonald 2,271 Carla Brown 2,259 Dustin Nispel 2,259 Molson Kargbo 2,258 Michael Gordon 2,257 Samson Adelufosi 2,256 Nicholas Martocci 2,254 Ronald McCormick 2,253 James McCormick 2,253 Charles Giaquinto 2,250 Mollie Uphoff 2,249 Ellen Schultz 2,244 Aleksander Prela 2,229 Austin Hamilton 2,229 Roxanna Lugo-Cuevas 2,226 Thomas King 2,225 Brandon Minor 2,211 Gregor Stabenow 2,192 Gregory VanSuch 2,184 Hayden Hill 2,177 Joey Sales 2,176 Luis Miranda 2,172 Gian-Paolo Diberardo 2,171 Barney Browner 2,165 Tyler McKnight 2,164 Michael Scatena 2,164 Todd Sowell 2,162 Tomarus Burks 2,158 Michael May 2,143 Craig Stropf 2,139 Hugo H Flores 2,132 Jenny Alvarez 2,125 James Sherwood 2,121 Nchelle Schmidt 2,120 Michael Deavens 2,116 Wilnes Chery 2,114 Nicole Preston 2,113 Bryan Hip-Kam 2,106 Ryan Misner 2,102 Daniel Pettit 2,100 Katelyn Moore 2,084 Colin Ghee 2,079 Michael Battaglio 2,077 Colton Gould 2,077 Mayra Frias</p>	<p>\$ 2,074 Felicia Steele 2,071 Daniel Bean 2,066 Elizabeth Vega 2,066 Dustin Edgell 2,065 Keith Dymnioski 2,064 Candice Rezzo 2,059 Joshua Francoeur 2,055 Elvis Tinaj 2,051 Jessica Jones 2,045 Cole Maisonneuve 2,038 Philip Roffi 2,036 Jason Burke 2,031 Joel Acosta 2,029 Kelvin Elmers 2,026 Sharaf Samhadana 2,014 William Parmeter 2,014 Edwin Garcia 2,012 Sarah Vacheresse 2,010 David Rigney 2,009 Mark Harhager 2,008 Shanita Elmers 2,007 William Lenhard 1,997 Corey Fjerstad 1,997 Cathy Dishong 1,990 Blake Tomblin 1,967 Daniel Toshner 1,956 Delroy Nichols 1,943 Francesca Costanzo 1,941 Clinton Kerbs 1,939 Arnold Iacoviello 1,936 Carlos Garcia 1,935 Richard Millington 1,934 James Marks 1,923 Tanya Sutton 1,922 J-Nick Engichy 1,915 Peer Shmelzer 1,915 Ryan Bevan 1,906 Jason Moser 1,905 Buffy Kunkle 1,904 David Rockway 1,904 Sean Grant 1,903 Austin Timmons 1,901 Mary Margoliner 1,899 Loua Farunia 1,898 Justin Germany 1,888 Jessica Jaikes</p>	<p>\$ 1,887 Joshua Bagi 1,886 Mark Neilson 1,882 Octavio Villa 1,878 Lorena Herndon 1,875 Myaa Fallon 1,874 Jonathan Maust 1,874 Michael Glynn 1,873 Susan Bedrossian 1,870 Aubrey Kettle 1,866 Shelbi Sofranko 1,862 Bruce Tan 1,849 Brandon Vorous 1,843 Mario Andres Chavez 1,840 David Bilotti 1,839 Gloria Mendoza 1,835 Sean Shephard 1,833 Noli Alea 1,832 Brandon Robinson 1,830 Maria Ramirez 1,823 Mark Hart 1,822 Jameel Pleasant 1,820 Paramjit Sangha 1,819 Orby Kelley 1,816 Britton Costa 1,815 Daniel Juskiw 1,813 Kashala Guiden 1,811 Debra Small 1,805 Shannon Stroud 1,797 Julia Gomes 1,794 Brendon Roman 1,792 Jessica Jones 1,792 Ian Meyer 1,792 Evelyn Juarez 1,788 Kalen Dugan 1,778 Lukess Joseph 1,773 Eric Salado 1,772 Ann Marie Taylor 1,771 Constance Tuiteleapaga 1,768 Valentina Martinez 1,764 Tyler A Johnson 1,763 Ashleigh Broussard 1,762 Michael Steimle 1,757 John Perry 1,757 Mathew Simonson 1,749 Dylan Murphy 1,747 Kendra Orng 1,746 Blake Tomblin 1,746 Jasmine Parker 1,746 Robert Drake 1,742 Adem Abdula 1,739 Kenan Hyseni 1,737 Dennam Wolverton 1,736 Steven Valentim 1,734 Melissa Lusk 1,734 James Marks 1,730 Sam Chan 1,729 Ifeanyi Ufodu 1,728 Matthew J Miller 1,721 Risa Moniz 1,721 Vincent Campana 1,711 Michael Singleton 1,711 Christopher Leasure 1,701 Gustavo Rivera-Delgado 1,546 Calvin Irving 1,545 Eli Parra 1,541 Logan Akers 1,541 Erin Murray 1,539 David Peebles 1,687 George Connell</p>	<p>\$ 1,684 Alejandro Pineda 1,684 Benton Tong 1,684 Chelsea Wilbur 1,679 Christopher Gonzales 1,672 Ana Saravia 1,668 Chase Hrivnak 1,665 Ruben Soberanes 1,663 Simon Ku 1,659 Matthew Rami 1,658 Joowan Lee 1,657 Jacyln Finafrock 1,656 Brian Melvin 1,655 Orett Nelson 1,654 Shannon Brown 1,654 Paul Dak 1,651 Malcolm Melson 1,651 Monique Tolbert 1,650 Luke Skotnicki 1,650 Mynor Lemus 1,643 Brandon Foster 1,641 Jose Rubio 1,637 Victor Ramos 1,637 Joseph Gojcaj 1,637 Louis Zuk 1,631 Christine Bueno 1,631 Lakeesha Graham 1,627 Victor Goodman 1,625 Andrew George 1,622 Milena Arceo 1,620 Bradley Jensen 1,612 Chelsea Peacock 1,609 Dwight Hickson 1,606 Alexis Cox 1,603 Willie Pettyjohn 1,602 Joseph Hardmen 1,600 Fabian Aniekwensi 1,599 Kinga Filipiak 1,597 Anthony Burke 1,596 Trevor Bailey 1,594 Bradley Tolliver 1,589 Daniel Souza 1,588 Cory McNutt 1,587 Sylvain Kalombo 1,587 Lashawnda Dockery 1,585 Kerry Matthews 1,585 Yolanda Harris 1,582 Erika Torres 1,581 Kristi Vang 1,577 Jacqueline Pham 1,572 Claire Morgan 1,569 Kenan Hyseni 1,568 Shjondel Curtis 1,565 Martin Robinson 1,564 Kevin Butchino 1,563 Sean Kellner 1,557 Cassandra Santos 1,554 Carl Isidore 1,554 Fran Kolos 1,551 Christopher Hensley 1,548 Steven Stensrud 1,546 Brian Brantner 1,546 David Lu 1,546 Calvin Irving 1,545 Eli Parra 1,541 Logan Akers 1,541 Erin Murray 1,539 David Peebles 1,531 Andrew Severson</p>	<p>\$ 1,529 Kasali Kotun 1,526 Sanaz Mirza Baig 1,525 Holly Simpson 1,525 Christopher L Morrison 1,522 Jacyln Little 1,521 Kelli Higgins-Jones 1,520 Michael Bess 1,515 Shelove Tilus 1,515 Cherie Henik 1,513 Rotimi Johnson 1,511 Charisma Dezonie 1,511 Ruthanne Lenartz 1,510 Jennifer Jaikes 1,509 Angela Ward 1,498 Agnes Matyszczyk 1,493 Joshua Bacchus 1,491 Peter Gabranski 1,487 Sharon Ezell 1,483 Timothy O'Leary 1,482 Aaron Voegel 1,474 Jeremy Engrav 1,471 Juan Nunez 1,471 Arthur Trost 1,467 Marcus Martin 1,466 Johnathon Bogoslawski 1,465 Behrad Baghbanian 1,462 Patrick Nganyou 1,459 Dylan Johnson 1,453 James Higgins 1,453 Jeremy Mullins 1,449 Christopher Lighty 1,449 Erin Gonzalez 1,448 Dustin Gideon 1,445 Logan Klink 1,444 Derrius Taylor 1,444 Scott Remmey 1,438 Bethelhem Beyene 1,436 Omeda Pattison 1,434 Steven D'Ambr 1,431 Angelique Laval 1,430 Matthew Lehman 1,429 Gretta Wilson 1,428 Sharif Grays 1,424 Christine Wood 1,423 Sina Heak 1,423 Erika Torres 1,418 Andrew Britts 1,415 Geoffrey Quigley 1,414 Tabitha Witherell 1,412 Jonathan Drummond 1,412 David Watkins 1,411 Jose Lemus Arriaga 1,408 Salanieta Ahlbrandt 1,403 Jackie Okimoto 1,401 Ryan Dudak 1,400 Brandon Baker 1,399 Joan Bonvicini 1,398 Michael Novosel 1,397 Jammal Coleman 1,396 Andrew Siebert 1,395 Samantha Forbes 1,393 Daniel Dobyns 1,391 Victoria Nadeau 1,387 Ryan Dean 1,387 Margaret Kalina 1,383 Donte Grant 1,383 Pedro Guerrero</p>	<p>\$ 1,382 Rose Nelson 1,382 Michael Penna 1,382 Derek Sandilands 1,379 Michael Ochoa 1,377 Jessica St Pierre 1,374 Valdomero Duran 1,374 Derek Foore 1,373 Tension Mather 1,372 Selina Maldonado 1,368 Jessica Heppler 1,368 Patrick Donovan 1,368 Brian Jerome 1,366 Edward Leon 1,363 Kristin Murphy 1,362 Alvin Ali 1,362 Skyler Hornung 1,362 Tania Davis 1,361 Daniel Petek 1,360 Bilal Farsakh 1,357 Patrick Locke 1,355 Obed Hernandez 1,355 Monia Fernandez 1,354 Aaron Crome 1,351 Horace Johnson 1,349 Kareem Mutia 1,348 Jason Martin 1,347 Alon Barnur 1,347 Marzuwoa Brown 1,346 William Sukhenko 1,339 Michael Clower 1,339 Jose L Garcia 1,339 Julia Martins 1,339 Babajide Oresanya 1,338 Tevita Tupouniua 1,338 Kaladian McLean 1,335 Bryan Chechak 1,334 Kevin Appasamy 1,332 Odilia Goulart 1,331 Taylor Stever 1,331 Daniel Schwartz 1,331 Lisa Moreno 1,330 Fritznel Octave 1,328 Austin Smith 1,326 Chauntel Nakata 1,324 Hugo A Flores 1,321 Alejandro Salazar 1,321 Krystle Gist 1,320 Rawad Elghadban 1,318 Sherryce Butler 1,317 Jeffery Salyer 1,316 Jessica D Smith 1,316 Amandeep Gill 1,310 Brittini Kwiciczen 1,310 Michael Giachetti 1,308 Richard Bentley 1,308 Matthew Roebke 1,308 Sean Gillespie 1,306 Herivelto Pereira 1,305 Oscar Garcia-Gamez 1,305 Cherri Xie 1,304 Cristi Huffman 1,303 Myra Espinoza 1,302 Bryant Rayford 1,299 Alex Miller 1,299 Andrew Ball 1,298 Pheona De Jonge 1,297 Shawn Lewicki 1,297 Chester Leone</p>	<p>\$ 1,296 Salahedin Salem 1,295 Ray Salmon 1,293 Mathieu Cook 1,292 Dia Ghandour 1,289 Marie Laine 1,282 Dianna Brown 1,281 Avery Hearn 1,280 Hakan Ozalpaskan 1,279 Ronald Slusarski 1,279 Vassilios Katos 1,277 Jesse Beaver 1,274 Starr Walker 1,273 Liliya Hrabar 1,269 Rachel Mesnard 1,269 Young Lee 1,267 Ryan Friebis 1,267 Hubert Brown 1,265 Jennifer Ragan 1,265 Raymond Angeles 1,260 Virakbot Oung 1,259 Bryan Salvadore 1,257 Evelin Castro-Sharif 1,257 Luis Alvarez 1,254 Thomas Ferrara 1,253 Patricia Colon 1,251 Janel Wilder 1,250 Alan Barnur 1,249 Viktoriya Ramirez-Meraz 1,248 Jonathan Growe 1,245 Jacob Schiaffino 1,243 Stephanie Aquino 1,240 Marc Demilia 1,240 Danilo Zivkovic 1,240 Stella Roznovan 1,239 Laurekins Pardovani 1,239 Kheorah Taylor 1,237 Jessica A Smith 1,237 Jessica Boss 1,237 Taylor Stever 1,236 Lisa Dolk 1,234 Thomas Phillips 1,234 Lisa Gomez 1,234 Brandon Haley 1,222 Alain Abaya 1,221 Kamal Tanyib 1,221 Andrew Hyman 1,220 Kristle Seddon 1,220 Alma B Gonzalez 1,219 Howard Dotson 1,219 Joseph Fuselier 1,219 Eric Butt 1,218 Yvette Nelson 1,217 Albert Olesko 1,217 Michael Nester 1,217 Thajwana Patterson Cole 1,215 John Lamere 1,214 Andre Fonseca 1,214 Alexander Atanassov 1,213 Joseph Provenzano 1,210 Leslie Echeverria 1,210 June Greene 1,209 Amanda Torres 1,208 Amy Baird 1,208 Rita McKissack 1,204 Paul Slusser 1,203 Veronica Coval 1,202 Claudia Jacquet 1,200 Ricardo Alanis</p>	<p>\$ 1,200 Zachary Plummer 1,199 Laura Baron 1,198 Evan VanErp 1,196 Naim Abdulahad 1,193 Corey Cox 1,192 Christopher Bayless 1,192 Laronne Gwynn 1,191 Hany Mikhail 1,189 Bennett Smith 1,188 Suzille Bailey 1,188 Marthia Zelaya 1,188 Ramon Smith 1,184 Helen Taylor 1,184 Matthew Halbmaier 1,184 Jourdan Powell 1,182 Robert Torres 1,182 Sawyer Skaggs 1,182 Brittany Ketner 1,181 Jocelyn Appleton 1,178 Bradley Christiansen 1,178 Agner Espana 1,177 Lucas Burnett 1,176 Chad McLaughlin 1,175 Trevor Christian 1,171 Justin Rogers 1,169 Romelda Green 1,169 Elizabeth Trotter 1,169 Theodore Siedlak 1,167 Tobe Pope 1,165 Iryna Sushkova 1,164 Jorge Leon 1,163 Timothy Davidson 1,162 Jonathan Black 1,160 Tasha Tucker 1,159 Gabriel Manzo 1,159 Marcia McDuffie 1,158 Daniel Li 1,157 Gerard Armstrong 1,157 Ifrah Tahir 1,156 Claudia Amezcua 1,155 Jesse Medina 1,155 Cassin Rutledge 1,154 Kelly Hannan Daley 1,153 Michael Koehl 1,153 Taylor Trudeau 1,151 Jerid Dissauer 1,149 Heniberto Chavez 1,148 Peter Young 1,141 Evan Holzhauer 1,141 Hercules Mimaros 1,140 Ranjana Chopra 1,139 Vincent Andreotti 1,138 Julia Hopper 1,138 Elijah Brown 1,138 Jonnetta Gross 1,138 Laurence Moore 1,137 Shakera Blackmon 1,135 William Miller 1,134 Michael Mihajlov 1,134 Matthew Wolfanger 1,133 Luis F Suarez 1,132 Robert Stanley 1,130 Jeannielza Solis 1,127 Zachery Kertulis 1,127 David Duddy 1,126 Cameron Ashcroft 1,126 Alexandra Lipari 1,125 Naomi Walker</p>
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\$ 1,125 Kevin Davis	\$ 1,102 Aleshia Warner	\$ 1,087 Steven Counts	\$ 1,065 John Kostek
1,124 Roger Rau	1,101 James Barron	1,086 Terrence Smith	1,064 Allysa Janssen
1,124 Jeffrey Witherall	1,100 Jadwiga Martins	1,084 David McLean	1,064 Michelle Linares
1,123 Darrik Robbins	1,100 Joel Jesurun	1,083 Hemerson Gonzalez	1,063 Amanda Ritchie
1,122 Matthew Anthony	1,100 Tajha Dixon	1,083 Paula De Curtis	1,063 David Livingston
1,122 David Schanuel	1,100 Alicia Burke	1,082 Daniel Deufel	1,061 Christopher Bentley
1,119 Paulo Mellado	1,099 Alan Rosenberg	1,082 Tiffany Beadnell	1,060 Sabrina Sharifi
1,119 Anthony Sava	1,099 Jacob Schneider	1,079 Isha Perry	1,057 Augusto Arango
1,115 Phyo Phyo	1,098 Jacob Brown	1,079 Mike Paragiou	1,056 Tyler Worstell
1,114 Codi Bryan	1,096 Quinn Allen	1,078 Andrew Archer	1,055 Mario Hajro
1,113 Danielle Dhaiti	1,096 Britney Sevin	1,074 Hector Gironso	1,053 Christine Moore
1,110 Kelly Ekker	1,096 Donald Gregoire	1,074 Mary Robinson	1,053 Adam Wolcott
1,109 Gary Bias	1,095 Vishwanath Sankaran	1,072 Brandon J Johnson	1,050 Tiffany Carlson
1,109 Paul Maria	1,093 Matthew Wilson	1,072 Sunnie McRee	1,050 James Relyea
1,109 Chris Martinez	1,093 Jaden Goldney	1,071 Annie Erlandiz	1,050 Peter Yaple
1,106 Matthew Sabio	1,092 Juliya Ostapyyuk	1,071 Tyler Mabry	1,049 Justin Hermann
1,105 Elizabeth Garcia	1,092 John Clark	1,070 Maurisa Smeltz	1,048 Vincent Stephens
1,105 Renee Cunningham	1,092 Thomas Lypps	1,070 Juan Montes	1,046 Raynaldo Lafontant
1,104 Sarah Herbold	1,091 Emil Gamidov	1,068 Hector Haupt	1,044 Stacy Arrington
1,103 Edwin Rosa	1,090 Jessica Chang	1,066 Alexis Tran	1,043 Taylor Nathaniel
1,102 Jennifer Holliday	1,089 Elba Diaz	1,066 Charbra Beaven	1,041 Karen Hamilton

WGB recognition is based on \$1,500 weekly ALP minimum achievement level

LEADERSHIP BONUS

1	2	3	4	5
				
\$71,540 Surace-Smith	\$57,155 Michael Vasu	\$55,120 Surace-Smith	\$53,185 Surace-Smith	\$35,537 Altig-Orlovic

AUGUST BONUS LEADERS

PAYOUT: \$2,332,376

QUALIFIERS: 696

\$ 71,540 Marc Salvaggi	\$ 19,440 Robert Kanaan	\$ 13,234 Tyler Worstell	\$ 10,775 Christopher Bentley
57,155 Erez Shabtay	18,735 Scott Wheeler	13,207 Kyle Lewicki	10,667 Reynolds Akuamo
55,120 Matthew Parks	17,702 Richmond Gerrish	12,983 Elyse Bryan	10,527 Megan Johnson
53,185 Daniel Hartwig	17,581 Marian Sertler	12,391 Steven King	10,498 Daniel G Johnson
35,537 Ryan Kendal	16,819 Zach Otto	12,274 Joshua West	10,467 Nicholas Lorence
32,043 Doreen Ryan-Foti	16,375 Brian Zuzick	12,256 Atta Saleh	10,422 Bobby Gujral
29,994 Mark Neilson	16,359 Jimmy Tchen	12,140 David Hefflin	10,351 Ernest Powell
23,596 Mark Dushaj	16,037 Andrew Wagner	11,748 Eugene Garcia	10,343 Joshua Crisp
23,369 Ryan Stenglein	15,585 Shahab Mahdavejad	11,744 Darcy Schrieber	10,319 Charles Ferrari
22,049 Sara Vaz	15,583 Nicholas Scordos	11,106 Brent Bowling	10,298 Joshua Krueger
21,882 Sean Velasquez	14,033 Michael Stuver	11,055 Dominic Telymonde	9,987 Melinda-Rae Lyse
21,736 Blake Higuchi	13,662 Ryan Wilson	10,897 Begona Patino-Lopez	9,930 Paul Kelly
21,504 David Wang	13,578 Joshua Olin	10,830 Paul M Smith	9,883 Michael Gerstein
20,555 Matthew Conrad	13,391 Britton Costa	10,819 Joshua Dishong	9,801 AshLynn Orng
			9,648 John Nieves
			9,550 Yussuf El-Zein
			9,360 Alan Sedaghat
			9,359 Andrew McQuade
			9,348 Liam Flaherty
			9,197 Joshua Jackson
			9,022 Ernest Powell
			9,012 Duane Shaw
			8,840 Alex Kae
			8,825 Anita Ferris
			8,781 Derek Foore
			8,773 Daniel Walton
			8,732 Bobby Szwaja
			8,541 Dan Ikei
			8,537 Harold Durana
			8,402 Jason Bratin
			8,358 Levar Morgan
			8,268 David Carpenter
			8,266 Beau Locker
			8,240 Luay Ghawi
			4,585 Rachel Brown
			8,066 Andy Dorf
			8,043 Richard Mansfield
			7,816 Nasr Quadri
			7,790 Brody Maughan-Evanson
			7,583 Tucker Gregor
			7,381 Jonni Ng
			7,365 Kimberly Hamilton

\$ 7,329 Roger Fung	\$ 4,314 Corey Hallam	\$ 2,727 Travis Stucki	\$ 1,668 Juan Olvera
7,247 Carlo Buhay	4,311 David Higa	2,660 Raynaldo Lafontant	1,663 Kenan Hyseni
7,206 Paul Zuzick	4,282 Avi Kauderer	2,655 Alexandra Berberich	1,662 Michah Focken
7,206 Bruce Viaje	4,281 Michael Musso	2,637 Yamid Mendoza Sanchez	1,643 Julianne Scavo
7,131 Glenn Martin	4,263 Patrick Rieger	2,610 Jessica Wilhite	1,628 Laura Dennee
7,068 Alon Fischer	4,204 Cleopatra Sola	2,591 Dina Boghdady	1,614 Barbara Seyoum
6,904 Duni Olusegun	4,184 Andrew Siebert	2,561 Levi Porto	1,602 Ryan Orloski
6,884 Yemi Akinade	4,178 Michael Russo	2,547 John Bacaron	1,596 Joshua Garrison
6,858 Dustin Dunbar	4,170 David Rigney	2,535 Mathew Simonson	1,594 Trevor Tollefson
6,853 Josh Bloomquist	4,141 Nicholas Engrav	2,510 Evan Holzhauser	1,585 Stephanie Harris
6,808 Leahanne Cook	4,125 Arman Masomzadeh	2,462 Trevor Mayer	1,584 Lars Olivan
6,766 Robert Locke	4,118 Jason Green	2,455 James Harding	1,580 Justin Hermann
6,750 Jonathan Emura	4,087 Mike Paragiou	2,448 Jeffrey Hudson	1,579 Dylan Johnson
6,704 Patrick Stenglein	4,072 Ofa Tupouniua	2,435 Phillip Roffi	1,551 Gladis Orozco
6,661 Nicole Newbold	3,980 Rex Munsey	2,431 Isaac Garcia	1,550 Emma Sermos
6,597 Elias Boles	3,974 Jeramey Pitman	2,416 Menno Glick	1,546 Rachel Gallagher
6,565 Justin Adams	3,954 Jamie Winters	2,406 Daniel Franke	1,532 George Yanukyuan
6,526 Cara DeFiore	3,944 Orby Kelley	2,378 Chirotam Ilokvwu	1,529 I-Perfection Harris
6,503 Ryan Vance	3,941 Bradley Christiansen	2,362 Andrew Batten	1,529 Cory Cannataro
6,493 London Burnett	3,937 Charley Forshee	2,359 Constance Tuiteleleapaga	1,520 Antonio Evans
6,434 Jeffrey Hall	3,927 Jeremy Rivers	2,344 Daniel Dunham	1,511 Jordan Wall
6,428 Sokol Fazliu	3,918 Harjeet Rana	2,321 Ronald Rivera	1,509 Ryan Landmark
6,306 Rodney Ward	3,912 Bryan Juskiw	2,301 Conor McGowan	1,509 Steven Baum
6,144 Shalom Chaimov	3,887 Christine Moore	2,294 Kory Louvelle	1,502 Jamell Ramsay
6,135 Michelle Martinez Aviles	3,844 Patrycja Grudzinska	2,289 Mickey Adkins	1,495 Tibor Simon
6,133 Eric Thompson	3,688 George Kamel	2,278 Nicole Sanders	1,484 Derron Alexander
6,124 Deana Plaster	3,658 Amr Shater	2,274 Belaid Belkaid	1,476 William Tompkins
6,110 Aziz Farsakh	3,623 Daven Hermosura	2,268 Jessica Napiza	1,467 Rupinder Toor
5,941 Jeffery Thiel	3,499 Christopher Botelho	2,266 Anthony Ferraro	1,448 Adam Kidikas
5,864 Casey Kunash	3,486 Matthew Cessna	2,215 Stephen Hill	1,447 Corey Niro
5,779 Oleg Novitchii	3,475 Zachery Kertulis	2,184 Raul Rojas	1,445 Evan Donoghue
5,759 Samuel Cohen	3,450 Christopher Stevens	2,141 Jenna Grla	1,441 David Duddy
5,729 Jacqueline Kabluyen	3,437 Jesse Benwell	2,140 Zane Garcia	1,436 Chris La Fond
5,648 Marisa Willgruber	3,433 Tina Janti	2,132 Troy Plummer	1,436 Vincent Andreotti
5,640 Johnny Ly	3,428 Peter Kwiatkowski	2,107 Herman Fennell	1,430 Daniel Juskiw
5,625 Christopher Bungay	3,402 Robert Park	2,094 Matthew Cartwright	1,417 Kelly Schoenherr
5,568 Carlos Arballo	3,399 Jorge Guerra	2,085 James Tolley	1,406 Michael Dean
5,547 Muhammed Ashraf	3,377 Christopher Dicks	2,067 Patrick Duray	1,398 Kelvin Fernandez
5,527 Chad McLaughlin	3,374 Christina Meyer	2,047 Lalitha Janardhanan	1,391 Mario Andres Chavez
5,517 Yuriy Kosovan	3,359 Francesca Veltri	2,032 Mark Tusing	1,376 Joseph Hedborn
5,512 Timothy Bugge	3,275 Jessica Santamarina	2,031 Funmilola Elumade	1,372 Azar Afnan
5,490 Morgan Lobello	3,273 Alma Lozano	2,004 Amy Baird	1,364 Alejandro Pineda
5,462 Robert Hamilton	3,261 Christopher Hintz	1,970 Demetrius Lucas	1,360 Lara Wyatt
5,432 Craig Strompf	3,229 Hector Mendez	1,949 Andre Hawthorne	1,352 Carrie Hammer
5,308 Michael DeGiovanni	3,206 Mele Makaui	1,930 Andrea Kessler	1,341 Daryl Graham
5,286 Gary Slocum	3,203 Michael Mandella	1,930 William Robinson	1,331 Renee Cunningham
5,251 Alta Herpel	3,188 Andrew Hynan	1,928 Ransley Yaquez	1,320 Holly Simpson
5,228 Nicholas Moore	3,182 Kevin Appasamy	1,872 Gerilyn Bertoli	1,319 Dean Gushi
5,227 Steve Bryant	3,128 Nathan Hunt	1,865 Peter Gabranski	1,312 Ryan Ohm
5,143 Joshua Randolph	3,110 Travis Kovach	1,858 Mia Mitchell	1,298 Benjamin Varner
5,139 Edward Nguyen	3,094 Ryan McIntosh	1,852 Tony Geer	1,285 Garrett Shelton
5,108 Ikram Al-Shobaki	3,091 Joseph Tomanovich	1,852 Michael Cirelli	1,284 Jameetri Washington
5,092 Aaron Chen	3,081 Marissa Cunningham	1,819 Brandon Teter	1,283 Bryan Hip-Kam
5,073 Ashley Flood	3,020 Jesse Spencer	1,816 Mahadai Krishundayal	1,279 Joseph Corwin
5,036 DeAnthony Hartman	3,019 Nikola Subotic	1,809 David Herchick	1,272 Fran Kolos
5,022 Hemerson Gonzalez	2,999 Stephanie Lovins	1,808 Taylor Foster	1,268 Jimez Parker
4,971 Fritzel Octave	2,998 Tyler McKnight	1,799 Kanon McGee	1,266 Roger Rau
4,946 Nic Iagulli	2,991 Natalie Linker	1,793 Joel Trask	1,255 Kevin Davis
4,894 Jinelly Urena	2,988 Daniel Perkins	1,780 Aaron Ralston	1,251 Troy Elliott
4,863 David Bilotti	2,986 Ricardo Subero	1,778 Eric Snyder	1,243 Ariana Jones
4,834 Michael Clemente	2,957 Matt Pflueger	1,771 Tabitha McDermid	1,237 Amanda Torres
4,822 Jesse Rennich	2,911 Anthony Ferguson	1,764 Trenton Miller	1,231 Elvis Durakovic
4,699 Jonathan L Jones	2,898 Aden Schrock	1,742 Kerlens LaRose	1,230 Patrick Guthrie
4,687 Bilal Farsakh	2,870 Thomas Longino	1,742 Lvaao Leota	1,229 Deonte Jones
4,505 Rachel Brown	2,863 Alex Smith	1,715 Christopher L Clark	1,228 Derya Ekren
4,441 Joseph Kanaan	2,843 Justin Barker	1,709 Samantha Ralston	1,207 Dwayne Gomez
4,433 Pedro Lemos	2,834 Joshua Reyes	1,704 Bernard Ballou	1,206 Haydn Daniel
4,376 John Conard	2,831 Brandon Crosby	1,703 Alfonso Garcia	1,205 William Soulier
4,370 George O'Shea	2,793 Mark Beckford	1,702 Edmaggie Myrthil	1,196 Abbas Abdul-Khalqi
4,345 Patricia Cicerale	2,793 Calvin Shaw	1,694 Eric Watson	1,196 Massoud Vaziri
4,335 Kaitlyn Brandt	2,748 Syed Quadri	1,684 Ronald Knoedler	1,190 Phillip Waisman
4,316 Joy Yann-Austin	2,736 Alan Fricke	1,682 Andre Bent	1,178 Eric Peyton
			1,177 Mary-Delores Ayarzagotia
			1,175 Jennifer Wehrle
			1,173 Dwayne Nabors
			1,170 Michael Williams Jr
			1,161 Shawn Lewicki
			1,158 Kimberly Maya
			1,157 Michael Russin
			1,145 Eric Butt
			1,145 Mitchell Page
			1,140 Vincent Meyer
			1,121 Debra Small
			1,115 Donte Grant
			1,111 Theodore Ryan
			1,091 Young Lee
			1,081 Stuart Pagan
			1,078 Erica Robertson
			1,072 Christopher Rodriguez
			1,060 Rita Haidinger
			1,056 Cristi Huffman
			1,053 Andrew Chambers
			1,038 Crystal Melao
			1,038 Lisa Richardson
			1,018 Angel Martinez
			1,018 Zonia Ramirez
			1,014 Brenda Fox
			1,004 George Taramas
			1,002 Kay Pomroy
			998 Delroy Phang
			995 Joshua Goodman
			<

RGA LEADERSHIP BONUS

1



MATTHEW PARKS

\$43,070
Surace-Smith

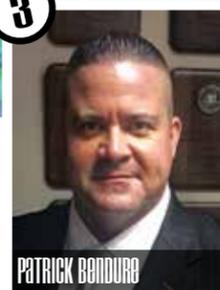
2



RYAN FICKERT

\$32,787
Zachary Hart

3



PATRICK BENDURE

\$31,751
Surace-Smith

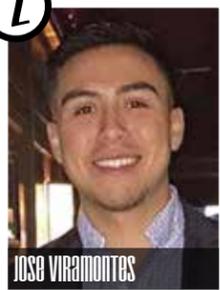
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DOMINICK WILLIAMS

\$8,280
Michael Vasu

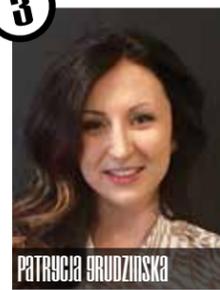
2



JOSE VIRAMONTES

\$8,012
Michael Vasu

3



PATRYCJA GRUDZINSKA

\$7,517
Sabrina Lloyd

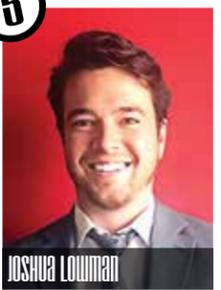
4



TINA JANTI

\$7,079
Altig-Orlovic

5



JOSHUA LOWMAN

\$6,908
Simon Arias

SA/RA DIRECT CODE FIELD TRAINING BONUS

AUGUST BONUS LEADERS

PAYOUT: \$439,290

QUALIFIERS: 111

\$ 43,070 Matthew Parks	\$ 8,664 Troy Plummer	\$ 3,820 Luay Ghawi	\$ 2,205 Britton Costa	\$ 1,420 Joshua Krueger	\$ 869 Magda Figueiredo
32,787 Ryan Fickert	8,494 Syed Quadri	3,797 Mathew Mealey	1,969 Andrew McQuade	1,414 Bobby Szwaja	856 Sokol Fazliu
31,751 Patrick Bendure	7,704 Salman Satti	3,678 Brian Schreiber	1,869 Michael Clemente	1,309 Patrick Knouse	743 Martha Zelaya
15,109 Robert Janev	7,395 Thomas Vena	3,650 Eugene Garcia	1,769 Ricardo Subero	1,299 Marc Salvaggi	717 Janet Quintana
14,885 Nicholas Lorence	6,963 Matthew Diulus	3,382 Erez Shabtay	1,765 Joshua Olin	1,293 Sean Velasquez	715 Alexandra Graham
14,172 Ryan Hall	6,242 Corey Helly	3,068 Hunter Houvener	1,707 Doreen Ryan-Foti	1,242 Richard Mansfield	690 William Robinson
12,804 Michael Laramie	5,730 Evan Holzhauer	2,723 Jesse Doherty	1,681 Brandon Summerton	1,237 Ryan Stenglein	655 Jessica Willhite
12,081 Levar Morgan	5,655 Patrick Stenglein	2,700 Kevin Appasamy	1,613 Reynolds Akuamoa	1,222 Nasr Quadri	641 Alex Roland
11,848 Matthew Turnquist	5,293 John Conard	2,618 Avi Kauderer	1,592 Stephanie Lovins	1,207 Sara Vaz	575 Cara DeFiore
11,521 Ryan Kendl	5,209 Randy Teyssier	2,572 Steven King	1,582 Charles Ferrari	1,091 Patrick Rieger	541 David Wang
11,119 Robert Kanaan	5,098 Blake Higuchi	2,551 Michael Gerstein	1,564 Tim McAdams	1,087 Trevor Mayer	519 Melinda-Rae Lyse
10,269 Christopher Hintz	4,797 Stephen Giddens	2,522 Darcy Schrieber	1,504 Evan Donoghue	1,028 Duni Olusegun	
9,360 Bobby Gujral	4,772 Beau Locker	2,379 Paul Kelly	1,488 Steven Engrav	947 Andre Hawthorne	
9,037 Justin Adams	4,554 Brian Zuzick	2,350 Dustin Dunbar	1,473 Nicholas Moore	945 Aaron Ralston	
8,818 Steven Redd	4,356 Brett MacCannell	2,307 Samuel Cohen	1,426 Morgan Lobello	942 Brandon Minor	

AUGUST BONUS LEADERS

PAYOUT: \$748,100

QUALIFIERS: 806

\$ 8,280 Dominick Williams	\$ 2,683 Hayden Hill	\$ 2,009 James Higgins	\$ 1,651 Jacob Davis	\$ 1,331 Timothy J Brown	\$ 1,118 Brandon Crosby
8,012 Jose Viramontes	2,678 Olja Holovcuk	2,009 Shanita Ellmers	1,651 Jackson Hamilton	1,326 Marie Campbell	1,095 Carrie Padgett
7,517 Patrycja Grudzinska	2,672 Tiffany Harmouche	1,987 Richard Sidoti	1,649 Kierra Goodwin	1,322 Andrew Hynan	1,095 Karen Davis
7,079 Tina Janti	2,669 Jeffrey Hudson	1,986 Anthony Dixon	1,645 Calvin Shaw	1,322 Abraham Weissman	1,090 Deonte Jones
6,908 Joshua Lowman	2,649 Chester Leone	1,982 Colin Quigley	1,644 Young Lee	1,318 Anthony Ferraro	1,081 Anthony Ferguson
6,625 Robert Adrahtas	2,635 George Lahamedjian	1,974 Jennifer Jaikes	1,639 Joseph Kanaan	1,316 Eric Thompson	1,079 Matthew Buttaro
6,449 Francisco Vasquez	2,630 Skay Nusenu	1,964 Zachery Nelson	1,616 Nicholas Deliberto	1,311 Cameron Cimino	1,076 Juan Rivera
6,046 Shane Valentine	2,609 Phillip Waisman	1,957 Aden Schrock	1,596 Erica Robertson	1,309 Eric Peyton	1,073 Randy Daniels
5,824 Melissa Martino	2,608 Barkley Collinson	1,939 Jamison Hathaway-Clark	1,586 Andre Fonseca	1,307 Shayla Williamson	1,072 Betsy Adney
5,346 Brandon Neal	2,604 Justin Allain	1,916 Nathan Yineman	1,585 Jason Kuepfer	1,307 Haydn Daniel	1,070 Mark Neilson
4,910 Daniel LaFontaine	2,603 Aaron Dupras	1,913 Matthew Simon	1,580 Roberto Navarro	1,306 Alipate Makaui	1,066 Roger Rau
4,675 Crystal Melao	2,558 Kasey White	1,908 Veronica Coval	1,579 Christopher McFoy	1,306 Jesus Tolentino	1,065 Andrew S Aaron
4,314 Brent Bowling	2,544 Daven Hermosura	1,898 Steven Baum	1,577 Amr Shater	1,305 Zachary Whipple	1,064 Nicole Karl
4,257 Brooke Bogs	2,536 Joseph McCallister	1,896 Joseph Tchume	1,575 Timothy Watson	1,301 Timothy Moody	1,061 Jeanne Schulte
4,212 Pratibha Garud	2,532 Landon Schlag	1,896 Iris Saavedra	1,552 Andrea Shepard	1,300 Ronald McCormick	1,060 Brian Brantner
4,011 Joshua Goodman	2,472 Joshua Garrison	1,877 Mark Darling	1,536 Eldine Mpanzu	1,293 Brandon Foster	1,060 Elizabeth Goldsberry
4,008 Brady Foreman	2,437 Shawn Lewicki	1,869 Tamara Harvey	1,525 Kelly Meier	1,282 James Tolley	1,059 James Tolley
3,926 Clayton Slaughter	2,436 Matthew Castelli	1,855 David Herchick	1,522 Amanda Torres	1,274 Joel Nunez	1,054 Rafi Nawabi
3,678 Dario Messina	2,434 Rubin Chaimov	1,835 Jordan Wall	1,521 Tami Chaimov	1,273 Babajide Obashoto	1,053 Corey Niro
3,572 Aaron Patt	2,417 Michael van Delft	1,816 Jonathan Black	1,521 Trenton Miller	1,273 Kemberly Sousa	1,051 Lee van Delft
3,536 Mathieu Cook	2,403 Cristian Alaimo	1,812 Adam Chesney	1,518 Deborah Noga	1,270 Deborah Noga	1,048 Sashia Veerman
3,457 Ibrahim Bah	2,380 Aaron McKenney	1,812 Candice Carlisle	1,515 Travis Vaughn	1,263 Darrin Roberts	1,048 Sashia Veerman
3,425 Joseph Gojcaj	2,339 Mickey Adkins	1,780 Victoria Varney	1,515 Devon Chapman	1,261 Aljban Jashari	1,036 Gustavo Avila
3,308 Lindsey Dettwiller	2,319 Andrew Chambers	1,777 Michelle Olivo	1,514 Mark Aldamuy	1,259 Ariel Demesa	1,035 Stephen Coons
3,301 Sylvain Kalombo	2,317 Ryan Ohm	1,763 Rawad Elghadban	1,514 Amber Fitzmartin	1,258 Daniel Walton	1,022 Janie McNeal
3,263 Jessica St Pierre	2,314 Daniel Charron	1,763 Joel Trask	1,508 Andrea Kessler	1,231 Damion Rayam	1,019 Angela Rodriguez
3,260 Kerry Zorns	2,300 Mario Hajro	1,751 Daniel Pettit	1,486 Jesus Parra	1,228 Joseph Hedborn	1,015 Elizabeth Ortiz
3,222 Blake Tomblin	2,293 Steven Barton	1,749 Robin Gonzalez	1,456 Abbas Abdul-Khaliq	1,228 Richard Millington	1,013 Lynn Jenkins
3,100 Tony Geer	2,221 Alejandro Pineda	1,746 Austin W Smith	1,447 Edmaggie Myrthil	1,226 Antonio Flores	1,011 Juan Montana
3,070 Ryan Misner	2,208 Christina LaPlant	1,740 Mary McMullin	1,442 Danielle Dhaiti	1,220 Joel Jesurun	1,010 Drew Wilkins
3,009 Wanda Williams	2,205 Sina Heak	1,735 Bryan Hip-Kam	1,432 Leonard Ligotti	1,213 Angela Landry	1,008 Tanner Duy
2,989 Dwayne Nabors	2,186 Candy Henderson	1,718 Jagdish Sukhu	1,428 Donald Stone	1,211 Cory Schroeder	1,008 Monica McKinney
2,981 Daryl Graham	2,172 Daniel Martinsen	1,709 Donte Grant	1,427 Evelyn Howell	1,199 Matthew Tallman	1,000 Matthew Tallman
2,916 Thomas Farrell	2,153 Dylan Murphy	1,708 Francis Ingulli	1,427 Lawrence Smith	1,188 Holly Thompson	998 Devin Husband
2,905 Cory Cannataro	2,144 Jakita Parnley	1,698 Charles Carroll	1,426 Michael Sherwood	1,185 Derek Pratt	997 Walter Icaza
2,865 Abel Gamo	2,128 Cristina Fox	1,694 Doron Freud	1,417 Halima Smith	1,185 Adam Kidikas	994 Cameron Harp
2,831 William Lenhard	2,088 Braden Wiscombe	1,687 Dashan Brown	1,409 Gian-Paolo Diberardo	1,181 Daniel Foore	994 Cameron Harp
2,794 Ariana Jones	2,076 Patrick Ngangyou	1,683 Daniel Anderson	1,392 Ngan Pham	1,179 Kyle Wagner	993 Elijah Clem
2,788 David Bilotti	2,066 Jordan Wheat	1,682 Ricardo Grandt	1,392 Derya Ekren	1,159 Dia Ghandour	992 Marques Holmes
2,787 Danielle Morales	2,064 Arman Masomzadeh	1,682 Robert Townsend	1,375 Bryanna Campos	1,157 Daisy Pyeatt	992 Christopher Visnesky
2,763 Dulce Paz	2,054 David Williams	1,674 James McCormick	1,374 Kelvin Fernandez	1,151 Jamel Lawson	988 Matelita Enosi
2,745 Mario Frias	2,025 Adrain Alfred	1,672 Behrad Baghbanian	1,362 Michael Dean	1,135 Aaron Lammey	986 Lars Olivan
2,738 Gjon Ljuljduraj	2,011 Kelly Ekker	1,661 James Williams	1,361 Cathy Dishong	1,131 Geirlyn Bertoli	985 Toni-Ann Allen
2,724 Marquel Burns			1,355 Sean Sparkman	1,127 Joseph Rotolo	984 Derek Woo
2,685 Cameron Stanley			1,335 Matthew Blue	1,123 Joseph Rotolo	982 Taulant Bane
			1,334 Bria Washington	1,123 Matthew Wilson	981 Alisha Anderton
					980 Aaron Burke

32

SA/GA DIRECT CODE FIELD TRAINING BONUS - CONTINUED

\$ 980 Drew Kier	\$ 876 Attar Chalif	\$ 794 Jessica Vaughn	\$ 738 David Lawrence	\$ 663 Chase Miller	\$ 583 Michael Nelson
977 Lawrence G Dennis	872 Daniel Juskiw	792 Anthony Savinon	735 Nedal Kawash	661 Eric Salado	576 Muzit Berhe
976 Branden Griffin	871 Carl Cadet	792 Emmanuel Fedna	732 Nicholas Hayman	660 John Sloan	570 Nina Blackmon
975 Hernando Samuels	869 Jonathan Daal	790 Michael Falcon	729 Vyacheslav Vasilenko	660 Pamela Randle	569 Hilary Arsenault
975 Suraj Daswani	860 Dale Meyer	785 Sean Gillespie	727 Karen Lee	657 Antoinette Williams	566 Kendra Orng
970 Justin Brown	859 Ryan McCann	783 Kory Louvelle	721 Evett Bryan	654 Geoffrey Quigley	563 Jason Moser
967 Selina Maldonado	857 Roy Kay	782 Karla Stewart	718 Liisa Wessman	648 Laaina Havea	561 Ryan Bouchea-Carroll
965 Donald Devoise	856 Mariam Shahid	780 Brandon Mendez	717 Gabriel Jackson	646 Murray Nagler	559 Bradley Jensen
961 Richard Tabanji	854 Jasmine Sanders	780 Samuel Hammer	716 Courtney Lavitch	639 James Buch	558 Dylan White
952 Tracey Powell	840 Susan Bedrossian	777 Kelly Schoenherr	708 David Duddy	637 Eva Holloway	557 John McDougald
950 John Santosuosso	837 Daniel Li	772 Reese Turner	708 Alexander Johnston	634 Christopher Muraca	556 Alexander Galindo
939 Jorge Leon	837 Dean Gushi	769 Rachel Mesnard	705 Karen Lamey	634 Sarah Acker	551 Ryan Vance
938 Aileen Varela	836 Louis Thacker	767 Frank Cordaro	700 Kade Beck	632 Chirotam Illokwu	545 Brielle Killian
933 Vincent Parsley	835 Jessica McCullum	766 George Connell	698 Derek Schmidt	631 Christopher Gonzales	541 Steven Counts
930 Scott Bollwage	832 Susan Cousineau	766 Brandon Schweitzer	696 Joseph Schleicher	628 Angelique Piquion	539 Jacob Vargas
922 Stephen Farnsworth	831 Zachary Button	766 Mallory Eggleton	694 Anthony A Lopez	625 Sean Hansen	539 Bridget Lasley
921 Brett Saulnier	830 Adegbola Thompson	763 Thomas Ferraro	688 Marcus Moody	621 Tara Taylor	537 Ashley Odonal
920 Joshua Pinckney	827 Kevin Butchino	761 Justin Diaz	687 Austin Timmons	619 George Bort	534 Michael Desharnais
920 Rosemary Soto	824 Jazmyn Holloway	759 Joshua Ellis	684 Travis Kovach	614 Orby Kelley	523 Chelsea Peacock
909 Funmilola Elumade	820 Megan Connors	758 Daevon Byron	684 Ashley Gallegos	612 Alexandros Morisis	519 Jennifer Mok
908 Dominic Meehan	818 Kamal Tayyib	757 Raynaldo Lafontant	682 Nicholas Glennon	611 Anthony Sava	514 Phillip Ray
906 Kyra Hopkins	817 Garrett Shelton	754 Jeanneliza Solis	681 Calvin Irving	610 Donald Gregoire	514 Augusto Arango
903 Curtisha Stephens	809 Jeffery Roland	753 David Staffieri	678 Kaylea Adkins	604 Daniel Chousa	513 Jasmine Rosario
893 Benjamin Twerskoi	806 Lillian Laboy	751 April Barker	677 Zachery Kertulis	601 William Gonzalez	507 Cynthia Fuller
890 Patricia Contreras	806 Azar Afnan	749 Venita Allen	672 Nicholas Gee	596 Mayra Robles	506 Alma Lopez
890 Conor McGowan	806 Juan Ramos	748 Lidia Meglei	671 Aleksandra Rakovic	595 Carole Idolphine	505 Narciso Nieves
889 Mary Franklin	802 Jeremy Engrav	742 Martin Robinson	667 Amber Steele	587 Richard Garcia Penaloza	503 Michael McKiernan
883 Amelia Moeaki	800 Shelbi Sofranko	738 Shelby Justice	666 Mark Tusing	587 Leon Keith	
881 Armando Aiello	796 Melinda Skinner	738 Andrew Severson	665 Payam Sami	585 Victor Goodman	

REINSTATEMENT BONUS

1



\$2,739
Surace-Smith

2



\$2,635
Sabrina Lloyd

3



\$2,635
Don Foti

4



\$2,318
Philip Prata

5



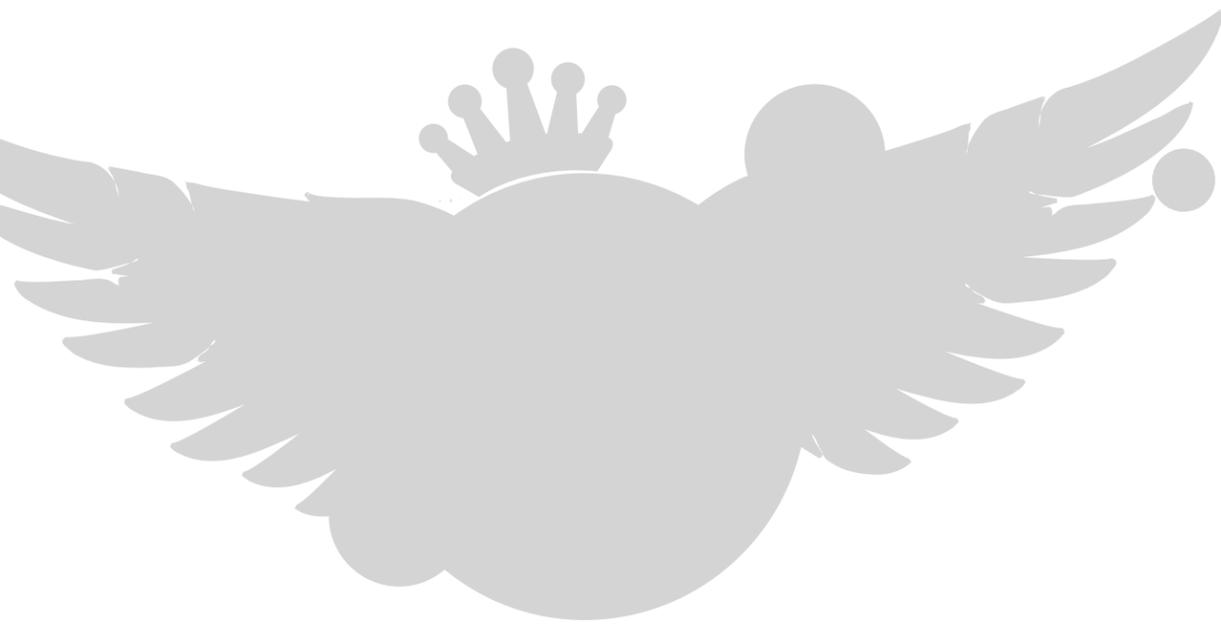
\$1,777
Theodore Pappas

AUGUST BONUS LEADERS

PAYOUT: **\$64,267**

QUALIFIERS: **184**

\$ 2,739 Mitchell Look	\$ 1,680 Maurice Baritz	\$ 901 Corey LaVigne	\$ 725 Bryan Czajkowski	\$ 616 Andrew Chambers	\$ 557 Patrick Parisi
2,635 Nicholas Gasparro	1,432 Bradley Weigand	898 Joseph Faisant	716 Donte Grant	603 Ashley Bodnar	541 Thomas Lypps
2,635 Sami Mogannam	1,277 Dason Phaul	891 Brandon Teter	694 Hector Sartori	602 Kade Beck	508 Scott Dillingham
2,318 Dawid Liniewski	1,073 David Rigney	876 Christiana Bouligny	652 Adrian Kryczka	600 Geddes Robinson	507 Howell Smith
1,777 Laurekins Pardovani	990 Benton Tong	867 Lily Sakai	636 Joseph B Smith	598 Stacey Cofer	506 Colin Quigley
1,721 Dinah Cawthorne	922 John Mercurio	730 Nabil Spahi	619 Jamie Winters	568 Nikki Crosby	



5 BONUS TOTAL: \$6,356,326

WORLD'S GREATEST
\$2,772,293

LEADERSHIP
\$2,332,376

RGA LEADERSHIP
\$439,290

SA/GA TRAINING
\$748,100

REINSTATEMENT
\$64,267

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals

33

DISRUPTION OF THINGS THAT DIVIDE US



Roger Smith

Chief Executive Officer
AIL Agency Division

I INTENDED THIS ARTICLE TO BE A REFLECTION, post Labor Day, on the disruptive forces assailing working families; a failed economy where flat wages do not reflect productivity gains, the underlying racism and sexism of dismantling collective bargaining, and how a White Nationalist rally in Charlottesville, named the things that still divide us.

And then came Harvey, Irma and Maria. We've been called to Solidarity.

As both a Texan, and now a Floridian, I have witnessed the disruptive forces of Mother Nature. The aftermath of those indiscriminate forces provides an opportunity for us to embrace the unity, the charity, the selfless helping of others that is the heart and actions of so many Americans. We are now all either witnesses or participants in the "disruption of things that divide us."

During Harvey and the evacuations in Houston, an online post reflected on what I call the "disruption of things that divide us."

The author observed: "hundreds and hundreds of small boats pulled by countless pickups and SUV's across the South headed to Houston. Mostly men ... using their own time,

spending their own money and risking their own lives for one reason: to help total strangers in desperate need.

Yesterday, many may have been loathed by the left. Today, they waded in cold, dirty water, dodging gators, water moccasins and fire ants, sleeping when they could. Today, they are heroes whose only rewards are the tears, hugs and smiles from terrified people they helped save.

They saved black, brown, white, young and old. I am also certain they saved a few of the 575,000 undocumented people living in Houston. No IDs were required to get on their boats.

Regardless of class, race, age, sex, gender identity, education or political affiliation; help and shelter were provided to anyone who needed it.

Harvey's gift is the "disruption of things that divide us."

With no talk of a wall or DACA, Governor Abbott of Texas thanked the Mexican government for its offer of relief; medical and Red Cross personnel, 25 trailers filled with commodities including rice, beans, coffee and chocolate, beds, generators and water treatment equipment.

For small government advocates, and anti-union factions, it is the workers who embody the "disruption of the things that divide us". It's the AFSCME members in Houston, who are the front line of defense and clean up, normalizing local services. It's the Operating Engineers surveying the infrastructure, and stabilizing the cranes. It's the Elevator Con-

structors inspecting buildings and elevators, and the IBEW and Utility Workers restoring power. It's the EPA and the health safety personnel making sure that toxic spills, contaminated water, and Super Fund sites are cleaned up. It's nurses tending to ongoing medical needs, and teachers who will provide daily solace to those who have lost everything.

It will take all of us to help put people back to work and back in homes. Let's rebuild with an economy that raises wages, and offers equal pay to women and people of color. Let's insist that a rebuild of our local areas pay our front line workers a fair wage. Where FEMA fails, we must step in, sooner rather than later. The Texas Workers Relief Fund is raising \$5 million for immediate assistance to workers. The AFL-CIO Housing Investment Trust is putting together a program for investing \$500 million over five years in affordable housing in Houston.

Irma and Maria offer us the same gift to "disrupt those things that divide us," as did Harvey. Our fellow Americans in Puerto Rico beseech us not to forget them — they need help NOW. And I do believe the formidable people of Florida and Puerto Rico will also come together in Solidarity.

Post storm, post clean up, my hope is that we Americans, hold close the heart and actions of our response to Mother Nature.

Through the eye of the hurricane, let's stay courageous and continue to "disrupt those things that divide us." ❧

FOUNDERS CLUB

August Qualifiers—
Outstanding Producers & PR Representatives:

Brian Cabral
Altig-Orlovic
1 Qualification
\$119,178 Net ALP
87.2 RET

Richard Carter
Altig-Orlovic
7 Qualifications
\$80,612 Net ALP
92.2 RET

Ross Ewen
Scott Rehberg
7 Qualifications
\$64,784 Net ALP
88.2 RET

Bryan Juskiw
Surace-Smith
2 Qualifications
\$125,951 Net ALP
78.5 RET

Jacqueline Kabluyen
Altig-Orlovic
1 Qualification
\$73,974 Net ALP
84.1 RET

Lleison Martinez
Cisco Perez
2 Qualifications
\$50,658 Net ALP
84 RET

Oleg Novitchii
Surace-Smith
3 Qualifications
\$151,958 Net ALP
83.5 RET

Brenda DiSomma
New Jersey / NY City
10 Qualifications
12,607 Cards

Muhammed Ashraf
Theodore Pappas
4 Qualifications
\$100,760 Net ALP
84.8 RET

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\$3,010,835 of Net ALP



"I am humbled and honored to be part of the greatest company on the planet. Thank you, American Income Life, for this incredible, rewarding career. Special thanks to my wife Michelle, who is constantly by my side. I am grateful for my SGAs David and Micah Cohen for their continued love and support. Thank you to all the families that invited me into their homes and allowed me to protect them with life insurance. Thank you, Home Office staff, for your due diligence. I am a true believer in Opportunity Unlimited; if you have heart, talent, and are willing to work hard, you can accomplish anything. The impossible becomes possible, and dreams become reality. Fortune favors the brave — the best is yet to come!"

DIRECTORS OF THE MONTH

Sales Directors of the Month



Murray Horowitz
Recruiting



Renee Jeffries
Training

Murray and Renee had 102.17% growth over August 2016.

PR Director of the Month



Jason Beckman
Jason met 105.60% of Objective during August 2017.



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